

GOVERNMENT OF TELANGANA
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Kharif 2014 – Notification for Cotton, Red Chilly, Oil Palm, Sweet Lime in certain Districts of Telangana State for implementation of the Scheme - Notification - Orders - Issued.

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AGRICULTURE & CO-OPERATION (Agri.II.) DEPARTMENT
G.O.Rt.No.5
Dated:16.06.2014
Read:

From the Commissioner & Director of Agriculture, Hyderabad,
Letter No.Crop.Ins.(2) 150/2014, dated :11.06.2014.

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ORDER:

The following Notification shall be published in the Telangana State Gazette:

NOTIFICATION

The Government of Telangana hereby notify the following Crops and Districts during Kharif 2014. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to VIII in respect of Cotton, Red Chilly, Oil Palm, Sweet Lime are appended to this order.

S.No	Crop proposed	District
1	Cotton	Adilabad, Warangal, Khammam, Nalgonda, Karimnagar, Mahaboobnagar
2	Red Chilly	Warangal, Khammam
3	Oil Palm	Khammam
4	Sweet Lime	Nalgonda

2. The Commissioner & Director of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF TELANGANA)

POONAM MALAKONDAIAH
APC & PRINCIPAL SECRETARY TO GOVERNMENT

To
The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the Telanagana. Extraordinary Gazette and supply 50 copies of the same.
The Commissioner & Director of Agriculture, Telangana, Hyderabad.
Copy to
The Deputy General Manager AIC of India Limited, Hyderabad.
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Crops under National Crop Insurance Programme (NCIP) – Weather Based Crop Insurance Scheme for Kharif 2014 season - Telangana

THE MAIN FEATURES/OPERATION MODALITIES

The Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India notified National Crop Insurance Programme (NCIP), a central sector scheme in order to insulate the farming community against agricultural risks and issued the administrative instructions for implementation vide letter **No. 13015/02/2012–Credit–II, dated 1st November, 2013**. Weather Based Crop Insurance Scheme (WBCIS) is one of the components of NCIP and the objective of this scheme is to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. The State Level Coordination Committee on Crop Insurance convened a meeting on 31st January, 2014 decided to implement NCIP – WBCIS for Kharif – 2014 season in respect of crops like Red Chilly, Cotton and Plantations like Oil palm and Sweet Lime in the selected districts of **Telangana** as under.

1. CROPS NOTIFIED: (include both irrigated and Un-irrigated)

Crop	District(s)
Red Chilly	Khammam, Warangal
Cotton	Adilabad, Karimnagar, Khammam, Mahabubnagar, Nalgonda, Warangal
Oil palm	Khammam
Sweet Lime	Nalgonda

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with the list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) are annexed (**annexure II.1 to II.10**). In case of non-availability of weather data from the respective Reference Weather Stations or Back up Weather Stations, as an alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations data will be considered for weather data updating as well as for claims computation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas are corresponding to the Mandal in which the respective reference weather stations are located. The weather data of the Reference weather stations is reflective of weather of the Reference Unit Area.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crops either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have Sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss, would be covered under the Scheme:

i) For **Red chilly Crop**:

1. Maximum Temperature
2. Minimum Temperature
3. a. Deficit Temperature – Rainfall Volume
3. b. Deficit Temperature _ Rainfall Distribution
4. Excess Rainfall

ii) For **Cotton Crop**:

1. a. Rainfall Volume
1. b. Rainfall Distribution
2. Excess Rainfall
3. Disease Conducive Climate

iii) For **Oil palm Crop**:

1. Deficiency in Water Vapour Pressure
2. Minimum Temperature
3. a. Deficit Rainfall – Rainfall Volume
3. b. Deficit Rainfall – Rainfall Distribution
4. Excess Rainfall

iv) For **Sweet Lime Crop**:

1. a. Deficit Rainfall – Rainfall Volume
1. b. Deficit Rainfall – Rainfall Distribution
2. Excess Rainfall
3. High RH along with High Temperature
4. Low Minimum Temperature

6. RISK PERIOD:

- i) In case of **Red Chilly** - Risk period commences from 10th July, 2014
- ii) In case of **Cotton** - Risk period commences from 6th July, 2014
- ii) In case of **Oil palm** - Risk period commences from 15th July, 2014
- iv) In case of **Sweet Lime** - Risk period commences from 10th August, 2014

Table containing the **coverage periods at phases** are given here:

Coverage details For Red chilly:

S.No	Name of the cover	Phase	Period: From ----- to -----
1	Maximum Temperature		1 st August, 2014 to 31 st October, 2014
2	Minimum Temperature		1 st December, 2014 to 31 st January, 2015
3	Deficit Rainfall - Rainfall Volume	Phase - 1	10 th July, 2014 to 31 st July, 2014
		Phase - 2	1 st August, 2014 to 15 th Sept., 2014
		Phase - 3	16 th Sept., 2014 to 15 th October, 2014
		Deficit Rainfall - Rainfall Distribution	10 th July, 2014 to 31 st August, 2014
4	Excess Rainfall	Phase - 1	10 th July, 2014 to 31 st July, 2014
		Phase - 2	1 st August, 2014 to 15 th Sept., 2014
		Phase - 3	16 th Sept., 2014 to 31 st October, 2014
		Phase - 4	1 st Nov., 2014 to 28 th February, 2015

Coverage details For Cotton:

S.No	Name of the cover	Phase	Period: From ----- to -----
1A	Rainfall Volume	Phase - 1	6 th July, 2014 to 5 th August, 2014
		Phase - 2	6 th August, 2014 to 15 th Sept., 2014
		Phase - 3	16 th Sept., 2014 to 31 st Oct., 2014
1B	Rainfall Distribution		10 th July, 2014 to 5 th Sept., 2014
2	Excess Rainfall	Phase - 1	6 th July, 2014 to 25 th August, 2014
		Phase - 2	26 th August, 2014 to 15 th Oct., 2014
		Phase - 3	16 Oct., 2014 to 30 Nov., 2014
3	Disease Conducive Climate		15 th August, 2014 to 31 st Oct., 2014

Coverage details For Oil palm

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Deficiency in Water Vapour Pressure		1 st Feb.,2015 to 31 st May,2015
2	Minimum Temperature		1 st Dec.,2014 to 31 st Jan.,2015
3	Deficit Rainfall - Rainfall Volume	Phase - 1	16 th July,2014 to 15 th August, 2014
		Phase - 2	16 th August,2014 to 15 th Sept.,2014
		Phase - 3	16 th Sept.,2014 to 15 th Oct.,2014
		Deficit Rainfall - Rainfall Distribution	15 th July,2014 to 30 th Sept.,2014
4	Excess Rainfall	Phase - 1	16 th July,2014 to 31 st July,2014
		Phase - 2	1 st August, 2014 to 31 st August, 2014
		Phase - 3	1 st September, 2014 to 30 th
			September, 2014

Coverage details For Sweet Lime:

S.No	Name of the cover	Phase	Period: From ---- to ----
1A	Deficit Rainfall - Rainfall Volume	Phase - 1	10 th August, 2014 to 15 th September, 2014
1B	Deficit Rainfall - Rainfall Distribution		10 th August, 2014 to 20 th Sept.,2014
2	Excess Rainfall	Phase - 1	1 st Oct.,2014 to 31 st Dec.,2014
		Phase - 2	1 st Jan.,2015 to 31 st March,2015
		Phase - 3	1 st April, 2015 to 31 st May, 2015
3	High RH along with High Temperature	Phase - 1	16 th August, 2014 to 30 th Sept.,2014
		Phase - 2	1 st Sept.,2014 to 31 st Oct.,2014
4	Low Minimum Temperature	Phase - 1	1 st Dec., 2014 to 31 st Dec.,2014
		Phase - 2	1 st Jan.,2015 to 31 st Jan.,2015

7. RISK ACCEPTANCE PERIOD:

- i) For **Red Chilly** - Till 31st July, 2014
- ii) For **Cotton** – Till 31st July, 2014
- iii) For **Oil palm** – Till 10th August, 2014
- iv) For **Sweet Lime** - Till 10th August,2014

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated here:

In case of Red Chilly and Cotton

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 31 st July, 2014	Submission of Proposals on or before 31 st July, 2014
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 31 st August, 2014	On or before 15 th August, 2014
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 15 th August, 2014

In case of Oil palm and Sweet Lime

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 10 th August, 2014	Submission of Proposals on or before 10 th August, 2014
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 10 th September, 2014	On or before 25 th September, 2014
3	Insurance Intermediaries/Micro AIC of India Ltd.,	Insurance Agents to	On or before 25 th August, 2014

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of Financial Institutions (FIs) at the grass-root level; Public Sector General Insurance Companies (GIPSA), The Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 4% on the actual premium amount remitted by the banks, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

10. SUM INSURED (Stipulated. Rupees per hectare):

1. **Red Chilly :** Rs. **62,500/-** in Khammam and Warangal Districts
2. **Cotton:** Rs. **30,000/-** in Adilabad, Khammam, Karimnagar, Warangal, and Mahabubnagar districts; Rs. 26,000/- in Nalgonda District
3. **Oil palm:** Rs. **50,000/-** in Khammam District
4. **Sweet Lime:** Rs. **40,000/-** in Nalgonda District

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare. Loans sanctioned with effect from 1st April, 2014 are eligible for coverage under the scheme.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area under cultivation' for each Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured. It is mandatory to provide the bank account details in the proposal form and a copy of the bank passbook and submit Xerox copy of Pattadhar Pass Book / 10-1 adangal; It is also mandatory to submit Crop Sown Certificate by the concerned official of the State government at village level.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of applicable Premium sharing, subsidy portion and farmer's Contribution is presented in the table district-wise and crop-wise. In respect of all the notified crops, the premium subsidy is to the extent of 50%, which is equally shared by the Central and the State Governments and will be released as upfront premium subsidy to since the risk incepts only upon receiving the premium in full i.e., 50% from the farmers and balance 50% as subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favouring "**AIC of India, A/c no.008010200023922 payable at Hyderabad**". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Red chilly in Khammam and Warangal Dist.	62,500	9.80%	6,125	3062.50	1,531.25	1,531.25
Cotton in Adilabad, Khammam, Warangal, Karimnagar dist.	30,000	9.80%	2,940	1,470.00	735.00	735.00
Cotton in Mahabubnagar dist.	30,000	10%	3,000	1,500.00	750.00	750.00
Cotton in Nalgonda Dist.	26,000	9.80%	2,548	1,274.00	637.00	637.00
Oil palm in Khammam Dist.	50,000	9.90%	4,950	2,475.00	1,237.50	1,237.50
Sweet Lime in Nalgonda Dist.	40,000	9.90%	3,960	1,980.00	990.00	990.00

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Red chilly in Khammam, Warangal Dist.	25,000	9.80%	2,450	1,225.00	612.50	612.50
Cotton in Adilabad, Khammam, Warangal, Karimnagar Dist.	12,000	9.80%	1,176	588.00	294.00	294.00
Cotton in Mahabubnagar Dist.	12,000	10.00%	1,200	600.00	300.00	300.00
Cotton in Nalgonda Dist.	10,400	9.80%	1,019.20	509.60	254.80	254.80
Oil palm in Khammam Dist.	20,000	9.90%	1,980	990.00	495.00	495.00
Sweet Lime in Nalgonda Dist.	16,000	9.90%	1,584	792.00	396.00	396.00

12. COMPENSATION PAY-OUT: Pay-out computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum pay-out will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of the notified crops in different mandals in the notified Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (**Annexure I.1 to I.10**)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Developmental Planning Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which pay-outs are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC only in all the notified districts for the notified crops under NCIP – WBCIS for Kharif 2014 season.

16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for high temperature, deficiency in rainfall and excess rainfall wherever applicable. The relevant term sheets are annexed here with **(Annexure I.1 to I.10)**.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) *Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs. **The FIs shall only be responsible for all omissions/commissions/errors committed by them.***

(d) Further, ***the claims under National Crop Insurance Programme - Weather Based Crop Insurance Scheme (W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDPS/State Govt. Mandal level Rain gauge Stations/IMD Weather Stations, for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government.***

Enclosures:

Annexure I.1.a to I.10.i	-- Term Sheets for the Crops/Districts being notified.
Annexure II.1 to II.10	-- Notified RUAs & List of AWS/BWS for the Crops/Districts.
Annexure III	-- WBCIS Proposal Form.
Annexure IV	-- WBCIS Declaration Form (Loanee).
Annexure V	-- WBCIS Declaration Form (Non-loanee).
Annexure VI	-- WBCIS Declaration Form (Insurance Intermediary).
Annexure VII	-- Proforma of List of Cultivators – Loanee Farmers.
Annexure VIII	-- Proforma of List of Cultivators – Non-loanee Farmers.

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.1.a

District: **KHAMMAM**

Mandal: **BONAKAL, KALLUR, KUSUMANCHI, MADHIRA,
PENUBALLI, VEMSOOR**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
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INDEX	Number of days having Maximum Temperature > 37 °C	
	Range I	Range II Payout(Rs)
	<=	0
7	11	2000
12	16	5000
17	21	8000
22	>	10000

TOTAL PAYOUT (Rs.)	10000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
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INDEX	Number of days having Minimum Temperature < 14.5 °C	
	Range I	Range II Payout(Rs)
	<=	3 0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.)	5000
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3. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	260	mm	80	mm
	TRIGGER II (<)	60	mm	130	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	28.00		35.00		35.00	
	RATE II (Rs./ mm)	50.67		61.15		90.00	
	Max. Payout (Rs.)	5000		12500		5000	

TOTAL PAYOUT (Rs.)	22500
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3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	12	17	24
	PAYOUT (Rs.)	2000	4000	7500

TOTAL PAYOUT (Rs.)	7500
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Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF	120	mm	150	mm	80	mm	80	mm
	TRIGGER (>)	200	mm	250	mm	160	mm	160	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		50.00		93.75	
	Max. Payout	2000		3000		5000		7500	

TOTAL PAYOUT (Rs.)	17500
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TOTAL SUM INSURED (Rs.)	62500
PREMIUM (Rs.)	6125
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

Annexure I.1.b

District: **KHAMMAM**

Mandal: **CHANDRUGONDA, CHINTUR, DUMMUGUDEM,
ENKUR, MUDIGONDA**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
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INDEX	Number of days having Maximum Temperature >	37 °C
	Range I	Range II Payout(Rs)
	<= 6	0
7	11	2000
12	16	5000
17	21	8000
22	>	10000

TOTAL PAYOUT (Rs.)	10000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
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INDEX	Number of days having Minimum Temperature <	14.5 °C
	Range I	Range II Payout(Rs)
	<= 3	0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.)	5000
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3. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	275	mm	80	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	28.00		35.00		35.00	
	RATE II (Rs./ mm)	50.67		56.30		90.00	
	Max. Payout (Rs.)	5000		12500		5000	

TOTAL PAYOUT (Rs.)	22500
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3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	12	18	25
	PAYOUT (Rs.)	2000	4000	7500

TOTAL PAYOUT (Rs.)	7500
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Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF								
	TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs./ mm)	25.00		30.00		62.50		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days(with Indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

Annexure I.1.c

: District: **KHAMMAM**

Mandal: **CHERLA, SATHUPALLI**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
--------	--------------	----	---------------

INDEX	Number of days having Maximum Temperature >	37 °C
	Range I	Range II Payout(Rs)
	<= 6	0
7	11	2000
12	16	5000
17	21	8000
22	>	10000

TOTAL PAYOUT (Rs.)	10000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
--------	--------------	----	---------------

INDEX	Number of days having Minimum Temperature <	14.5 °C
	Range I	Range II Payout(Rs)
	<= 3	0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.)	5000
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3. DEFICIT RAINFALL

3A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	130	mm	250	mm	80	mm
	TRIGGER II (<)	60	mm	125	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	25.00		30.00		30.00	
	RATE II (Rs./ mm)	54.17		70.00		95.00	
	Max. Payout (Rs.)	5000		12500		5000	

TOTAL PAYOUT (Rs.)	22500
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3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul		to 31-Aug	
		15	20	25	
	TRIGGER DAYS (>=)	15	20	25	
	PAYOUT (Rs.)	2000	4000	7500	

TOTAL PAYOUT (Rs.)	7500
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Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
	Consecutive Two day's RF								
	TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		62.50		93.75	
	Max. Payout	2000		3000		5000		7500	

TOTAL PAYOUT (Rs.)	17500
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TOTAL SUM INSURED (Rs.)	62500
PREMIUM (Rs.)	6125
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with Indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

District: **KHAMMAM**

Annexure I.1.d
Mandal: **V.R.PURAM, VELAIRPAD**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37 °C		
	Range I	Range II Payout(Rs)		
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5 °C		
	Range I	Range II Payout(Rs)		
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III		
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct	
3A.	RAINFALL VOLUME	TRIGGER I (<)	120	mm	250	mm	80	mm
		TRIGGER II (<)	60	mm	125	mm	30	mm
		EXIT	0		0		0	
		RATE I (Rs./mm)	25.00		30.00		35.00	
		RATE II (Rs./mm)	58.33		70.00		108.33	
		Max. Payout (Rs.)	5000		12500		5000	
TOTAL PAYOUT (Rs.)		22500						
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug				
		TRIGGER DAYS (>=)	18	23 30				
		PAYOUT (Rs.)	2000	4000 7500				
		TOTAL PAYOUT (Rs.)		7500				

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		62.50		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.1.a

District: **KHAMMAM**

Mandal:

NELAKONDAPALLI, TIRUMALAYAPALEM, VENKATAPURAM

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
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INDEX	Number of days having Maximum Temperature > 37 °C	
	Range I	Range II Payout(Rs)
	≤ 6	0
7	11	2000
12	16	5000
17	21	8000
22	> 10000	

TOTAL PAYOUT (Rs.)	10000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
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INDEX	Number of days having Minimum Temperature <	14.5 °C
	Range I	Range II Payout(Rs)
	<=	0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.)	5000
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3. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	275	mm	80	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs / mm)	25.00		30.00		30.00	
	RATE II (Rs / mm)	54.17		61.48		95.00	
	Max. Payout (Rs.)	5000		12500		5000	
	TOTAL PAYOUT (Rs.)	22500					

3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	12	18	25
	PAYOUT (Rs.)	2000	4000	7500
	TOTAL PAYOUT (Rs.)	7500		

Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	100	mm	80	mm
	EXIT (mm)	200	mm	250	mm	200	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		50.00		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
	TOTAL SUM INSURED (Rs.)	62500							
	PREMIUM (Rs.)	6125							
	PREMIUM %	9.80%							

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.1.f

District: **KHAMMAM**

Mandal: **BURGAMPAD, CHINTAKANI, KAMEPALLI, KONIJERLA, WYRA, YERRUPALEM**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37 °C		
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5 °C		
	Range I	Range II	Payout(Rs)	
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	280	mm	80	mm
	TRIGGER II (<)	60	mm	140	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./mm)	28.00		35.00		35.00	
	RATE II (Rs./mm)	50.67		54.29		90.00	
	Max. Payout (Rs.)	5000		12500		5000	
TOTAL PAYOUT (Rs.)		22500					

3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	10	15	20
	PAYOUT (Rs.)	2000	4000	7500
TOTAL PAYOUT (Rs.)		7500		

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	180	mm	160	mm
	Payout (Rs./mm)	25.00		30.00		50.00		93.75	
	Max. Payout	2000		3000		5000		7500	
TOTAL PAYOUT (Rs.)		17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

District: **KHAMMAM**

Annexure I.1.g
Mandal: **ASWAPURAM, KOTHAGUDEM, GUNDALA**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature >	37 °C	
	Range I	Range II	Payout(Rs)
	<=	6	0
	7	11	2000
	12	16	5000
	17	21	8000
	22	>	10000
TOTAL PAYOUT (Rs.)		10000	

2. MINIMUM TEMPERATURE

PERIOD		1-Dec to 31-Jan	
INDEX	Number of days having Minimum Temperature <	14 °C	
	Range I	Range II	Payout(Rs)
	<=	3	0
	4	10	1000
	11	15	2000
	16	20	3000
	21	>	5000
TOTAL PAYOUT (Rs.)		5000	

3. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III					
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	130	mm		300	mm		100	mm	
		TRIGGER II (<)	60	mm		140	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	50.67			49.29			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		PAYOFF DAYS (>=)	12	18	25						
		PAYOUT (Rs.)	2000	4000	7500						
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4	EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III					
			10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct	1-Nov	to	28-Feb
		Consecutive Two day's RF TRIGGER (>)	120	mm		150	mm		80	mm		80	mm	
		EXIT (mm)	200	mm		250	mm		200	mm		160	mm	
		Payout (Rs. / mm)	25.00			30.00			41.67			93.75		
		Max. Payout	2000			3000			5000			7500		
	TOTAL PAYOUT (Rs.)		17500											
	TOTAL SUM INSURED (Rs.)		62500											
	PREMIUM (Rs.)		6125											
	PREMIUM %		9.80%											

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.1.h

District: **KHAMMAM**

Mandal: **MANUGUR, WAZEED**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD	1-Aug	to	31-Oct
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INDEX	Number of days having Maximum Temperature > 37 °C	
	Range I	Range II Payout(Rs)
	≤ 6	0
7	11	2000
12	16	5000
17	21	8000
22	> 10000	

TOTAL PAYOUT (Rs.)	10000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
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INDEX	Number of days having Minimum Temperature <	14.5 °C
	Range I	Range II Payout(Rs)
	<=	0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.)	5000
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3. DEFICIT RAINFALL

3A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	130	mm	275	mm	80	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs / mm)	28.00		35.00		35.00	
	RATE II (Rs / mm)	50.67		56.30		90.00	
	Max. Payout (Rs.)	5000		12500		5000	
	TOTAL PAYOUT (Rs.)	22500					

3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Aug	1-Aug	to 31-Aug	16-Sep	to 15-Oct
	TRIGGER DAYS (>=)	15	20	25			
	PAYOUT (Rs.)	2000	4000	7500			
	TOTAL PAYOUT (Rs.)	7500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	200	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		41.67		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
	TOTAL SUM INSURED (Rs.)	62500							
	PREMIUM (Rs.)	6125							
	PREMIUM %	9.80%							

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

: District: **KHAMMAM** Mandal: **ASWARAOPETA, KUNAVARAM, MULAKALAPALLI, PALWANCHA, PINAPAKA, SINGARENI**
 Crop: **Chilli** Reference Weather Station: Unit: **Hectare**

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <		14.5 °C	
	Range I	Range II	Payout(Rs)	
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I			PHASE - II		PHASE - III	
3A. RAINFALL VOLUME	PERIOD	10-Jul	to 31-Jul		1-Aug	to 15-Sep	16-Sep	to 15-Oct
	TRIGGER I (<)	130	mm		300	mm	120	mm
	TRIGGER II (<)	60	mm		140	mm	50	mm
	EXIT	0			0		0	
	RATE I (Rs./ mm)	28.00			35.00		30.00	
	RATE II (Rs./ mm)	50.67			49.29		58.00	
	Max. Payout (Rs.)	5000			12500		5000	
	TOTAL PAYOUT (Rs.)		22500					
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug					
	TRIGGER DAYS (>=)	12	17	22				
	PAYOUT (Rs.)	2000	4000	7500				
	TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	60	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		50.00		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.1]

: District: **KHAMMAM** Mandal: **DAMMAPETA, TALLADA, TEKULAPALLI**

Crop: **Chilli** Reference Weather Station: Unit: **Hectare**

1. MAXIMUM TEMPERATURE

PERIOD **1-Aug** to **31-Oct**

INDEX	Number of days having Maximum Temperature >	37 °C
	Range I	Range II Payout(Rs)
	<= 6	0
7	11	2000
12	16	5000
17	21	8000
22	>	10000

TOTAL PAYOUT (Rs.) **10000**

2. MINIMUM TEMPERATURE

PERIOD **1-Dec** to **31-Jan**

INDEX	Number of days having Minimum Temperature <	14.5 °C
	Range I	Range II Payout(Rs)
	<= 3	0
4	10	1000
11	15	2000
16	20	3000
21	>	5000

TOTAL PAYOUT (Rs.) **5000**

3. DEFICIT RAINFALL

3A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	31-Jul	1-Aug	15-Sep	16-Sep	15-Oct
	TRIGGER I (<)	130	mm	300	mm	100	mm
	TRIGGER II (<)	60	mm	140	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs / mm)	28.00		35.00		35.00	
	RATE II (Rs / mm)	50.67		49.29		72.50	
	Max. Payout (Rs.)	5000		12500		5000	

TOTAL PAYOUT (Rs.) **22500**

3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug	
		TRIGGER DAYS (>=)	12	18	25
		PAYOUT (Rs.)	2000	4000	7500

TOTAL PAYOUT (Rs.) **7500**

Note: Rainfall of less th **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4. EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	31-Jul	1-Aug	15-Sep	16-Sep	31-Oct	1-Nov	28-Feb
	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	200	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		41.67		93.75	
	Max. Payout	2000		3000		5000		7500	

TOTAL PAYOUT (Rs.) **17500**

TOTAL SUM INSURED (Rs.) **62500**
 PREMIUM (Rs.) **6125**
 PREMIUM % **9.80%**

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

Annexure I.1.k

: District: **KHAMMAM** Mandal: **BAYYARAM, KHAMMAM®, KHAMMAM (U), KUKUNOOR**
 Crop: **Chilli** Reference Weather Station: Unit: **Hectare**

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37 °C		
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5 °C		
	Range I	Range II	Payout(Rs)	
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	275	mm	90	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs / mm)	28.00		35.00		35.00	
	RATE II (Rs / mm)	50.67		56.30		81.25	
	Max. Payout (Rs.)	5000		12500		5000	
TOTAL PAYOUT (Rs.)		22500					
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug				
	TRIGGER DAYS (>=)	12	18 25				
	PAYOUT (Rs.)	2000	4000 7500				
TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less th 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		62.50		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

Annexure I.1.1

Crop: **Chilli** District: **KHAMMAM** Mandal: **BHADRACHALAM, GARLA, JULURPAD, YELLANDHU**
Reference Weather Station: Unit: **Hectare**

1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37 °C		
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5 °C		
	Range I	Range II	Payout(Rs)	
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	150	mm	300	mm	90	mm
	TRIGGER II (<)	70	mm	140	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs / mm)	25.00		35.00		35.00	
	RATE II (Rs / mm)	42.86		49.29		81.25	
	Max. Payout (Rs.)	5000		12500		5000	
TOTAL PAYOUT (Rs.)		22500					
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to 31-Aug				
	TRIGGER DAYS (>=)	10	15 20				
	PAYOUT (Rs.)	2000	4000 7500				
TOTAL PAYOUT (Rs.)		7500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

	PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	160	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		62.50		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

**NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET**

District: **Warangal**

Annexure I.2.a
Mandal: **Bacchanpet, Dorkanal, Ghanapur Station,
Khanapur, Rayaparthi, Zaffergadh**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37 °C		
		Range I	Range II	Payout(Rs)
		<= 6		0
		7	11	2000
		12	16	5000
		17	21	8000
		22	>	10000
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5 °C		
		Range I	Range II	Payout(Rs)
		<= 3		0
		4	10	1000
		11	15	2000
		16	20	3000
		21	>	5000
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

DEPOSIT RAINFALL		PHASE - I			PHASE - II			PHASE - III			
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	100		mm	200		mm	100		mm
		TRIGGER II (<)	40		mm	80		mm	40		mm
		EXIT	0			0			0		
		RATE I (Rs./ mm)	30.00			40.00			35.00		
		RATE II (Rs./ mm)	80.00			96.25			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									

3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug
	TRIGGER DAYS (>=)	20	25	30
	PAYOUT (Rs.)	2000	4000	7500
TOTAL PAYOUT (Rs.)		7500		

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4	EXCESS RAINFALL (Multiple events)	PHASE - I				PHASE - II				PHASE - III				PHASE - III			
		PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct	1-Nov	to	28-Feb			
		Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm							
		EXIT (mm)	200	mm	250	mm	200	mm	160	mm							
		Payout (Rs. / mm)	25.00		30.00		41.67		93.75								
		Max. Payout	2000		3000		5000		7500								
		TOTAL PAYOUT (Rs.)				17500											
		TOTAL SUM INSURED (Rs.)				62500											
		PREMIUM (Rs.)				6125											
		PREMIUM %				9.80%											
Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .																	

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.2.b

District: **Warangal** **Cherial, Deveruppala, Dharmasagar, Hasanparthy, Kodakandla, Jangaon, Lingalaghanpur, Mogullapally, Marripeda, Maddur, Narasimhalupet, Narmetta, Palakurthy, Wardhannapet**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >	37	°C	
		Range I	Range II	Payout(Rs)
		<=		0
		7	11	2000
		12	16	5000
		17	21	8000
		22	>	10000
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <	14.5	°C	
		Range I	Range II	Payout(Rs)
		<=		0
		4	10	1000
		11	15	2000
		16	20	3000
		21	>	5000
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I			PHASE - II		PHASE - III			
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep		
		TRIGGER I (<)	80	mm		200	mm		100	mm
		TRIGGER II (<)	40	mm		80	mm		40	mm
		EXIT	0			0			0	
		RATE I (Rs./ mm)	30.00			30.00			35.00	
		RATE II (Rs./ mm)	95.00			111.25			72.50	
		Max. Payout (Rs.)	5000			12500			5000	
TOTAL PAYOUT (Rs.)		22500								
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug					
		TRIGGER DAYS (>=)	20	27	35					
		PAYOUT (Rs.)	2000	4000	7500					
		TOTAL PAYOUT (Rs.)		7500						

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4.

		PHASE - I		PHASE - II		PHASE - III		PHASE - III	
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to
	Consecutive Two day's RF							31-Oct	
	TRIGGER (>)	100	mm		150	mm		80	mm
	EXIT (mm)	200	mm		250	mm		200	mm
	Payout (Rs. / mm)	20.00			30.00			41.67	
	Max. Payout	2000			3000			5000	
TOTAL PAYOUT (Rs.)		17500							
TOTAL SUM INSURED (Rs.)		62500							
PREMIUM (Rs.)		6125							
PREMIUM %		9.80%							

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.2.c

District: **Warangal** Bhoopalpally, Chennaraopet, Chityal, Duggondi, Eturnagaram, Gudur, Kothagudem, Mulugu, Narsampet, Nallabelli, Parkal, Shyampet, Venkatapur, Tadvai & Govindrapet

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug to 31-Oct	
INDEX	Number of days having Maximum Temperature > 37 °C		
	Range I	Range II	Payout(Rs.)
	<=		0
7	11	2000	
12	16	5000	
17	21	8000	
22	>	10000	
TOTAL PAYOUT (Rs.)		10000	

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature < 14.5 °C			
	Range I	Range II	Payout(Rs)	
	<=		3	0
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	140	mm		275	mm		100	mm	
		TRIGGER II (<)	60	mm		135	mm		40	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	28.00			35.00			35.00		
		RATE II (Rs./ mm)	46.00			56.30			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	13		18	25					
		PAYOUT (Rs.)	2000		4000	7500					
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4.

		PHASE - I			PHASE - II			PHASE - III			PHASE - III		
EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	31-Oct	1-Nov	to	28-Feb
	Consecutive Two day's RF TRIGGER (>)	100	mm		150	mm		80	mm		80	mm	
	EXIT (mm)	200			250	mm		200	mm		160	mm	
	Payout (Rs. / mm)	20.00			30.00			41.67			93.75		
	Max. Payout	2000			3000			5000			7500		
	TOTAL PAYOUT (Rs.)				17500								
TOTAL SUM INSURED (Rs.)		62500											
PREMIUM (Rs.)		6125											
PREMIUM %		9.80%											

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger) .

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

District: **Warangal**

Annexure I.2.d
Mandal: **Kesamundram, Mangapet, Mahaboobabad,
Mulugu Ghanpur, Thorur**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	<=	Range II	Payout(Rs.)
	7	6	11	2000
	12	16	21	5000
	17	21	22	8000
	22	>		10000
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <			14.5 °C
	Range I	Range II	Payout(Rs)	
	<=	3	0	
4	10	1000		
11	15	2000		
16	20	3000		
21	>	5000		
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	140	mm		250	mm		80	mm	
		TRIGGER II (<)	70	mm		125	mm		30	mm	
		EXIT	0			0			0		
		RATE I (Rs./ mm)	25.00			40.00			40.00		
		RATE II (Rs./ mm)	46.43			60.00			100.00		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul	to	31-Aug						
		TRIGGER DAYS (>=)	15	20	25						
		PAYOUT (Rs.)	2000	4000	7500						
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4	EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 31-Oct		1-Nov to 28-Feb		
		Consecutive Two day's RF									
		TRIGGER (>)	120	mm	150	mm	80	mm	80	mm	
		EXIT (mm)	200	mm	250	mm	200	mm	160	mm	
		Payout (Rs. / mm)	25.00		30.00		41.67		93.75		
		Max. Payout	2000		3000		5000		7500		
		TOTAL PAYOUT (Rs.)		17500							
		TOTAL SUM INSURED (Rs.)		62500							
		PREMIUM (Rs.)		6125							
		PREMIUM %		9.80%							
Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .											

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.2.e

District: **Warangal**

Mandal: **RAGHUNATHAPALLY**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	<=	Range II	Payout(Rs.)
	7	6	11	2000
	12	16	21	5000
	17	21	22	8000
	22	>		10000
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature <			14.5 °C
	Range I	Range II	Payout(Rs)	
	<=	3	0	
4	10	1000		
11	15	2000		
16	20	3000		
21	>	5000		
TOTAL PAYOUT (Rs.)		5000		

3. DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
3A.	RAINFALL VOLUME	PERIOD	10-Jul	to	31-Jul	1-Aug	to	15-Sep	16-Sep	to	15-Oct
		TRIGGER I (<)	70		mm	180		mm	100		mm
		TRIGGER II (<)	30		mm	90		mm	40		mm
		EXIT	0			0			0		
		RATE I (Rs./ mm)	30.00			40.00			35.00		
		RATE II (Rs./ mm)	126.67			98.89			72.50		
		Max. Payout (Rs.)	5000			12500			5000		
TOTAL PAYOUT (Rs.)		22500									
3B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Jul		to	31-Aug					
		TRIGGER DAYS (>=)	20		25	30					
		PAYOUT (Rs.)	2000		4000	7500					
		TOTAL PAYOUT (Rs.)		7500							

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4	EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul to 31-Jul		1-Aug to 15-Sep		16-Sep to 31-Oct		1-Nov to 28-Feb		
		Consecutive Two day's RF									
		TRIGGER (>)	120	mm	150	mm	80	mm	80	mm	
		EXIT (mm)	200	mm	250	mm	200	mm	160	mm	
		Payout (Rs. / mm)	25.00		30.00		41.67		93.75		
		Max. Payout	2000		3000		5000		7500		
		TOTAL PAYOUT (Rs.)		17500		Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .					
		TOTAL SUM INSURED (Rs.)		62500							
		PREMIUM (Rs.)		6125							
		PREMIUM %		9.80%							

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

Annexure I.2.f

District: **Warangal**

**Atmakur, Geesugonda, Hanmakonda, Korvi,
Nekkonda, Nellikuduru, Parvathagiri, Regonda, Sangem, Warangal**

Crop: Chilli	Reference Weather Station:	Unit: Hectare
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1. MAXIMUM TEMPERATURE

PERIOD		1-Aug	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs)	
	<=	6	0	
	7	11	2000	
	12	16	5000	
	17	21	8000	
	22	>	10000	
TOTAL PAYOUT (Rs.)		10000		

2. MINIMUM TEMPERATURE

PERIOD		1-Dec	to	31-Jan
INDEX	Number of days having Minimum Temperature < 14.5 °C			
	Range I	Range II	Payout(Rs.)	
	<=	3	0	
	4	10	1000	
	11	15	2000	
	16	20	3000	
	21	>	5000	
TOTAL PAYOUT (Rs.)			5000	

3. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 15-Oct
3A. RAINFALL VOLUME	TRIGGER I (<)	130	mm	275	mm	80	mm
	TRIGGER II (<)	60	mm	135	mm	40	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	28.00		35.00		40.00	
	RATE II (Rs./ mm)	50.67		56.30		85.00	
	Max. Payout (Rs.)	5000		12500		5000	
	TOTAL PAYOUT (Rs.)	22500					
		10-Jul	to 31-Aug				
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	TRIGGER DAYS (>=)	15	20	25			
	PAYOUT (Rs.)	2000	4000	7500			
	TOTAL PAYOUT (Rs.)	7500					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III		PHASE - III	
		10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
4. EXCESS RAINFALL (Multiple events)	PERIOD	10-Jul	to 31-Jul	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov	to 28-Feb
	Consecutive Two day's RF TRIGGER (>)	120	mm	150	mm	80	mm	80	mm
	EXIT (mm)	200	mm	250	mm	200	mm	160	mm
	Payout (Rs. / mm)	25.00		30.00		41.67		93.75	
	Max. Payout	2000		3000		5000		7500	
	TOTAL PAYOUT (Rs.)	17500							
		TOTAL SUM INSURED (Rs.)	62500						
		PREMIUM (Rs.)	6125						
		PREMIUM %	9.80%						

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3a

Crop : **COTTON** District : **ADILABAD** Mandal: **Adilabad** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 80	500
STRIKE II (<)	< 140	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)			5000					

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp > 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3b

Crop : **COTTON** District : **ADILABAD** Mandal: **Asifabad** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 150	1000	< 80	500
STRIKE II (<)	< 120	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.c

Crop : COTTON	District : ADILABAD	Mandal: Bazarhathnoor	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.d

Crop : COTTON	District : ADILABAD	Mandal: Bela	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 150	1000	< 80	500
STRIKE II (<)	< 120	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.e

Crop : **COTTON** District : **ADILABAD** Mandal: **bellampalle** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 180	1000	< 75	500
STRIKE II (<)	< 120	1500	< 140	2250	< 35	1000
STRIKE III (<)	< 80	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov	1-Dec	to 31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < **5 °C**

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.f

Crop : **COTTON** District : **ADILABAD** Mandal: **Bhainsa** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 180	1000	< 75	500
STRIKE II (<)	< 120	1500	< 140	2250	< 35	1000
STRIKE III (<)	< 80	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.g

Crop : COTTON	District : ADILABAD	Mandal: Bhimini	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 150	1000	< 80	500
STRIKE II (<)	< 120	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.h

Crop : COTTON	District : ADILABAD	Mandal: Boath	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.i

Crop : **COTTON** District : **ADILABAD** Mandal: **Chennur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov	1-Dec	to 31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < **5 °C**

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.j

Crop : COTTON	District : ADILABAD	Mandal: Dandepalli	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 150	1000	< 75	500
STRIKE II (<)	< 140	1500	< 100	2250	< 35	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.k

Crop : COTTON	District : ADILABAD	Mandal: Dehagaon	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 180	1000	< 80	500
STRIKE II (<)	< 120	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.I

Crop : **COTTON** District : **ADILABAD** Mandal: **Dilwarpur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 150	1000	< 80	500
STRIKE II (<)	< 130	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.m

Crop : COTTON	District : ADILABAD	Mandal: Gudi Hathnoor	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.n

Crop : COTTON	District : ADILABAD	Mandal: Ichoda	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 200	1000	< 80	500
STRIKE II (<)	< 130	1500	< 150	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.o

Crop : **COTTON** District : **ADILABAD** Mandal: **Indervally** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 200	1000	< 100	500
STRIKE II (<)	< 140	1500	< 150	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < **5 °C**

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.p

Crop : COTTON	District : ADILABAD	Mandal: Jainad	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.q

Crop : COTTON	District : ADILABAD	Mandal: Jainoor	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 75	500
STRIKE II (<)	< 140	1500	< 140	2250	< 35	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.r

Crop : **COTTON** District : **ADILABAD** Mandal: **Jaipur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov	1-Dec	to 31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < **5 °C**

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.s

Crop : COTTON	District : ADILABAD	Mandal: Jannaram	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 100	500
STRIKE II (<)	< 140	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.t

Crop : **COTTON** District : **ADILABAD** Mandal: **Kaddampeddur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 150	1000	< 80	500
STRIKE II (<)	< 140	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)		3000

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.u

Crop : COTTON	District : ADILABAD	Mandal: Kagaznagar	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.v

Crop : COTTON	District : ADILABAD	Mandal: Kasipet	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.w

Crop : COTTON	District : ADILABAD	Mandal: Kerameri	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.x

Crop : **COTTON** District : **ADILABAD** Mandal: **Khanpur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 150	1000	< 100	500
STRIKE II (<)	< 130	1500	< 100	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.y

Crop : **COTTON** District : **ADILABAD** Mandal: **Kotapalle** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 75	500
STRIKE II (<)	< 140	1500	< 140	2250	< 35	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.z

Crop : COTTON	District : ADILABAD	Mandal: Kouthala	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 80	500
STRIKE II (<)	< 140	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.aa

Crop : **COTTON** District : **ADILABAD** Mandal: **Kubeer** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ab

Crop : COTTON	District : ADILABAD	Mandal: Kuntala	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ac

Crop : COTTON	District : ADILABAD	Mandal: Laxmanchanda	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 150	1000	< 80	500
STRIKE II (<)	< 120	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ad

Crop : **COTTON** District : **ADILABAD** Mandal: **Luxettipet** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ae

Crop : COTTON	District : ADILABAD	Mandal: Mamda	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.af

Crop : **COTTON** District : **ADILABAD** Mandal: **Mancheriyal** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ag

Crop : **COTTON** District : **ADILABAD** Mandal: **Mandamarri** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ah

Crop : **COTTON** District : **ADILABAD** Mandal: **Mudhole** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ai

Crop : **COTTON** District : **ADILABAD** Mandal: **Narnoor** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 200	1000	< 80	500
STRIKE II (<)	< 130	1500	< 150	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.aj

Crop : **COTTON** District : **ADILABAD** Mandal: **Nennal** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 150	1000	< 75	500
STRIKE II (<)	< 130	1500	< 100	2250	< 35	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ak

Crop : COTTON	District : ADILABAD	Mandal: Neredikonda	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 150	1000	< 80	500
STRIKE II (<)	< 140	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ai

Crop : COTTON	District : ADILABAD	Mandal: Nirmal	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.am

Crop : COTTON	District : ADILABAD	Mandal: Rebenna	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.an

Crop : **COTTON** District : **ADILABAD** Mandal: **Sarangapur** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 150	1000	< 80	500
STRIKE II (<)	< 120	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ao

Crop : **COTTON** District : **ADILABAD** Mandal: **Sirpur(T)** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ap

Crop : **COTTON** District : **ADILABAD** Mandal: **Sirpur(U)** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 100	500
STRIKE II (<)	< 140	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.aq

Crop : **COTTON** District : **ADILABAD** Mandal: **Talmadugu** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500	< 180	1000	< 80	500
STRIKE II (<)	< 120	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 80	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ar

Crop : **COTTON** District : **ADILABAD** Mandal: **Tamsi** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.as

Crop : COTTON	District : ADILABAD	Mandal: Tandur	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.at

Crop : COTTON	District : ADILABAD	Mandal: Tanoor	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.au

Crop : COTTON	District : ADILABAD	Mandal: Tiryani	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
 Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.av

Crop : **COTTON** District : **ADILABAD** Mandal: **Utnoor** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.aw

Crop : **COTTON** District : **ADILABAD** Mandal: **Vemanpalle** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 80	500
STRIKE II (<)	< 130	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ax

Crop : **COTTON** District : **ADILABAD** Mandal: **Wankidi** Unit : **Hectare**

A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 180	1000	< 100	500
STRIKE II (<)	< 130	1500	< 140	2250	< 50	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)		5000				

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)		3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.ay

Crop : COTTON	District : ADILABAD	Mandal: Bejjur	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 210	500	< 180	1000	< 80	500
STRIKE II (<)	< 140	1500	< 140	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 100	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	250	mm	200	mm	150	mm
EXIT	350	mm	300	mm	250	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.3.az

Crop : COTTON	District : ADILABAD	Mandal: Dilwarpur	Unit : Hectare
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A1. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500	< 150	1000	< 80	500
STRIKE II (<)	< 130	1500	< 100	2250	< 40	1000
STRIKE III (<)	< 100	2500	< 50	5000	< 20	2500
TOTAL PAYOUT (Rs.)		10000				

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	4500
= 20	5000
= 21	6000
= 22	7000
>= 23	8000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	200	mm	150	mm	100	mm
EXIT	350	mm	300	mm	250	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)		5000						

C. Disease Conducive Climate

PERIOD	15-Aug to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %	
STRIKE (cons. days) (>)	4	
EXIT	8	
Notional (Rs/mm)	750.00	
MAXIMUM PAYOUT (Rs)	3000	

D. Low Temperature Coverage

Period : **1-Dec** to **31-Dec**
Index : Number of consecutive days having daily Min temperature < 5 °C

Strike (cons. days) =	2
Exit	5
Notional Payout (Rs./mm)	1000
Maximum Payout (Rs.)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.a

Crop : COTTON

District : KHAMMAM

Mandal: Aswapuram

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	200	mm	200	mm	100	mm	100	mm
EXIT	300	mm	300	mm	200	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)			5000					

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)																																																																																																																																																	
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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERMSHEET									
Crop : COTTON		District : KHAMMAM		Annexure I.4.d Mandal: Bhadrachalam		Unit : Hectare			
A1. Rainfall Volume									
Period : 6-Jul to 31-Oct Index: Aggregate of rainfall over respective Phases									
	PHASE - I			PHASE - II		PHASE - III			
PERIOD	6-Jul	to	5-Aug	6-Aug	to	15-Sep	16-Sep	to	31-Oct
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 150		500	< 175		1000	< 75		500
STRIKE II (<)	< 100		1200	< 125		2250	< 35		1200
STRIKE III (<)	< 50		2500	< 75		6000	< 10		2500
TOTAL PAYOUT (Rs.)			11000						
A2. Rainfall Distribution									
Period : 6-Jul to 31-Aug Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm Index: Number Of Consecutive Dry Days (CDD)									
	Number of CDD		Payout (Rs)						
	= 13		2000						
	= 14		2400						
	= 15		2800						
	= 16		3200						
	= 17		3600						
	= 18		4000						
	= 19		5000						
	= 20		6000						
	= 21		7000						
	= 22		8000						
	>= 23		10000						
B. Excess Rainfall Coverage									
Period : 6-Jul to 31-Dec Index : Maximum of consecutive 3 days' cumulative rainfall									
	PHASE - I			PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
STRIKE (>)	200	mm		200	mm		100	mm	
EXIT	300	mm		300	mm		200	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM PAYOUT (Rs)				5000					
C. Disease Conducive Climate									
PERIOD	15-Aug	to	31-Oct						
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %								
STRIKE (cons. days) (>)	4								
EXIT	8								
Notional (Rs/mm)	1000.00								
MAXIMUM PAYOUT (Rs)	4000								
Sum Insured (Rs)		30000							
Premium (Rs.)		2940							
Premium %		9.80%							

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERMSHEET									
Crop : COTTON		District : KHAMMAM		Mandal: Bonakal		Unit : Hectare			
Annexure I.4.e									
A1. Rainfall Volume									
Period : 6-Jul to 31-Oct Index: Aggregate of rainfall over respective Phases									
	PHASE - I			PHASE - II		PHASE - III			
PERIOD	6-Jul	to	5-Aug	6-Aug	to	15-Sep	16-Sep	to	31-Oct
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 150		500	< 180		1000	< 100		500
STRIKE II (<)	< 100		1200	< 140		2250	< 50		1200
STRIKE III (<)	< 50		2500	< 100		6000	< 20		2500
TOTAL PAYOUT (Rs.)			11000						
A2. Rainfall Distribution									
Period : 6-Jul to 31-Aug Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm Index: Number Of Consecutive Dry Days (CDD)									
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	= 13		2000						
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B. Excess Rainfall Coverage									
Period : 6-Jul to 31-Dec Index : Maximum of consecutive 3 days' cumulative rainfall									
	PHASE - I			PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
STRIKE (>)	200	mm		200	mm		100	mm	
EXIT	300	mm		300	mm		200	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM PAYOUT (Rs)				5000					
C. Disease Conducive Climate									
PERIOD	15-Aug	to	31-Oct						
Index	Number of Consecutive day having Max Temp> 32 °C								
	with daily average Relative Humidity > 85 %								
STRIKE (cons. days) (>)	4								
EXIT	8								
Notional (Rs/mm)	1000.00								
MAXIMUM PAYOUT (Rs)	4000								
Sum Insured (Rs)		30000							
Premium (Rs.)		2940							
Premium %		9.80%							

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERMSHEET									
Crop : COTTON		District : KHAMMAM		Annexure I.4.g Mandal: Chandrugonda		Unit : Hectare			
A1. Rainfall Volume									
Period : 6-Jul to 31-Oct Index: Aggregate of rainfall over respective Phases									
	PHASE - I			PHASE - II		PHASE - III			
PERIOD	6-Jul	to	5-Aug	6-Aug	to	15-Sep	16-Sep	to	31-Oct
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 150		500	< 180		1000	< 100		500
STRIKE II (<)	< 100		1200	< 140		2250	< 50		1200
STRIKE III (<)	< 50		2500	< 100		6000	< 20		2500
TOTAL PAYOUT (Rs.)			11000						
A2. Rainfall Distribution									
Period : 6-Jul to 31-Aug Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm Index: Number Of Consecutive Dry Days (CDD)									
	Number of CDD		Payout (Rs)						
	= 13		2000						
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B. Excess Rainfall Coverage									
Period : 6-Jul to 31-Dec Index : Maximum of consecutive 3 days' cumulative rainfall									
	PHASE - I			PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
STRIKE (>)	200	mm		200	mm		100	mm	
EXIT	300	mm		300	mm		200	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM PAYOUT (Rs)			5000						
C. Disease Conducive Climate									
PERIOD	15-Aug	to	31-Oct						
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %								
STRIKE (cons. days) (>)	4								
EXIT	8								
Notional (Rs/mm)	1000.00								
MAXIMUM PAYOUT (Rs)			4000						
Sum Insured (Rs)		30000							
Premium (Rs.)		2940							
Premium %		9.80%							

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EXIT	300		mm	300		mm	200		mm
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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.I

Crop : COTTON

District : KHAMMAM

Mandal: Dummugudem

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	200	mm	200	mm	100	mm	100	mm
EXIT	300	mm	300	mm	200	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00		0.00	
MAXIMUM PAYOUT (Rs)			5000					

C. Disease Conducive Climate

Period 15-Aug to 31-Oct

Index Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

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A1. Rainfall Volume									
Period : 6-Jul to 31-Oct Index: Aggregate of rainfall over respective Phases									
	PHASE - I			PHASE - II		PHASE - III			
PERIOD	6-Jul	to	5-Aug	6-Aug	to	15-Sep	16-Sep	to	31-Oct
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 150		500	< 180		1000	< 100		500
STRIKE II (<)	< 100		1200	< 140		2250	< 50		1200
STRIKE III (<)	< 50		2500	< 100		6000	< 20		2500
TOTAL PAYOUT (Rs.)			11000						
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	= 14		2400						
	= 15		2800						
	= 16		3200						
	= 17		3600						
	= 18		4000						
	= 19		5000						
	= 20		6000						
	= 21		7000						
	= 22		8000						
	>= 23		10000						
B. Excess Rainfall Coverage									
Period : 6-Jul to 31-Dec Index : Maximum of consecutive 3 days' cumulative rainfall									
	PHASE - I			PHASE - II		PHASE - III		PHASE - IV	
PERIOD	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
STRIKE (>)	200	mm		200	mm		100	mm	100
EXIT	300	mm		300	mm		200	mm	200
Notional (Rs/mm)	50.00			50.00			50.00		0.00
MAXIMUM PAYOUT (Rs)			5000						
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MAXIMUM PAYOUT (Rs)			4000						
Sum Insured (Rs)		30000							
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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.x

Crop : COTTON

District : KHAMMAM

Mandal: Kunavaram

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)																																																															
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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.4.ac

Crop : COTTON District : KHAMMAM Mandal: Mulakalapalli Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.) 11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.ad

Crop : COTTON

District : KHAMMAM

Mandal: Nellikondapalli

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
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TOTAL PAYOUT (Rs.)

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A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
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B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

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TERMSHEET

Annexure I.4.ag

Crop : COTTON

District : KHAMMAM

Mandal: Pinapaka

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period 15-Aug to 31-Oct

Index

Number of Consecutive day having Max Temp> 32 °C

with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)										
TERMSHEET										
		Crop : COTTON		District : KHAMMAM		Annexure I.4.ah Mandal: Sathupalle		Unit : Hectare		
A1. Rainfall Volume										
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TERMSHEET

Annexure I.4.ak

Crop : COTTON

District : KHAMMAM

Mandal: Tekulapalli

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.ao

Crop : COTTON

District : KHAMMAM

Mandal: Vemsoor

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C
with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)										
TERMSHEET										
		Crop : COTTON		District : KHAMMAM		Annexure I.4.ap Mandal: Venkatapuram		Unit : Hectare		
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TOTAL PAYOUT (Rs.)			11000							
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STRIKE (>)	200 mm		200 mm		200 mm		100 mm		mm	
EXIT	300 mm		300 mm		300 mm		200 mm		mm	
Notional (Rs/mm)	50.00		50.00		50.00		50.00		50.00	
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Premium (Rs.)		2940								
Premium %		9.80%								

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.aq

Crop : COTTON

District : KHAMMAM

Mandal: Wazeed

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

[Annexure I.4.ar](#)

Crop : COTTON District : KHAMMAM Mandal: Wyra Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 5-Aug	6-Aug	to 15-Sep	16-Sep	to 31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.) 11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	to 25-Aug	26-Aug	to 15-Oct	16-Oct	to 30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	1000.00		
MAXIMUM PAYOUT (Rs)	4000		

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.4.as

Crop : COTTON

District : KHAMMAM

Mandal: Yellandu

Unit : Hectare

A1. Rainfall Volume

Period : 6-Jul to 31-Oct

Index: Aggregate of rainfall over respective Phases

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500	< 180	1000	< 100	500
STRIKE II (<)	< 100	1200	< 140	2250	< 50	1200
STRIKE III (<)	< 50	2500	< 100	6000	< 20	2500

TOTAL PAYOUT (Rs.)

11000

A2. Rainfall Distribution

Period : 6-Jul to 31-Aug

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : 6-Jul to 31-Dec

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov
STRIKE (>)	200	mm	200	mm	100	mm
EXIT	300	mm	300	mm	200	mm
Notional (Rs/mm)	50.00		50.00		50.00	
MAXIMUM PAYOUT (Rs)			5000			

C. Disease Conducive Climate

Period: 15-Aug to 31-Oct

Index: Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %

STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERMSHEET									
		Annexure I.4 at							
Crop : COTTON		District : KHAMMAM		Mandal: Yerrupalem		Unit : Hectare			
A1. Rainfall Volume									
Period : 6-Jul to 31-Oct									
Index: Aggregate of rainfall over respective Phases									
		PHASE - I		PHASE - II		PHASE - III			
PERIOD	6-Jul	to	5-Aug	6-Aug	to	15-Sep	16-Sep	to	31-Oct
	Rainfall (mm)		Payout	Rainfall (mm)		Payout	Rainfall (mm)		Payout
STRIKE I (<)	< 150		500	< 180		1000	< 100		500
STRIKE II (<)	< 100		1200	< 140		2250	< 50		1200
STRIKE III (<)	< 50		2500	< 100		6000	< 20		2500
TOTAL PAYOUT (Rs.)			11000						
A2. Rainfall Distribution									
Period : 6-Jul to 31-Aug									
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm									
Index: Number Of Consecutive Dry Days (CDD)									
		Number of CDD		Payout (Rs)					
		= 13		2000					
		= 14		2400					
		= 15		2800					
		= 16		3200					
		= 17		3600					
		= 18		4000					
		= 19		5000					
		= 20		6000					
		= 21		7000					
		= 22		8000					
		≥ 23		10000					
B. Excess Rainfall Coverage									
Period : 6-Jul to 31-Dec									
Index : Maximum of consecutive 3 days' cumulative rainfall									
		PHASE - I		PHASE - II		PHASE - III			
PERIOD	6-Jul	to	25-Aug	26-Aug	to	15-Oct	16-Oct	to	30-Nov
STRIKE (>)	200	mm		200	mm		100	mm	
EXIT	300	mm		300	mm		200	mm	
Notional (Rs/mm)	50.00			50.00			50.00		
MAXIMUM PAYOUT (Rs)			5000						
C. Disease Conducive Climate									
PERIOD		15-Aug		to		31-Oct			
Index		Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %							
STRIKE (cons. days) (>)		4							
EXIT		8							
Notional (Rs/mm)		1000.00							
MAXIMUM PAYOUT (Rs)		4000							
Sum Insured (Rs)		30000							
Premium (Rs.)		2940							
Premium %		9.80%							

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.a

Crop : **COTTON**

District : **NALGONDA**

Mandal: **YADAGIRIGUTTA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 120	1000		< 150	500
STRIKE II (<)	< 50	1000		< 60	2000		< 70	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.b

Crop : **COTTON**

District : **NALGONDA**

Mandal: **ALAIR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 105	500		< 125	1000		< 110	500
STRIKE II (<)	< 65	1000		< 60	2000		< 55	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.c

Crop : **COTTON**

District : **NALGONDA**

Mandal: **RAJAPET**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 80	1000		< 120	500
STRIKE II (<)	< 30	1000		< 35	2000		< 40	1000
STRIKE III (<)	< 10	2000		< 15	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 22	2000
= 23	2400
= 24	2800
= 25	3200
= 26	3600
= 27	4000
= 28	5000
= 29	6000
= 30	7000
= 31	8000
>= 32	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.d

Crop : **COTTON**

District : **NALGONDA**

Mandal: **TURKAPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 90	1000		< 90	500
STRIKE II (<)	< 45	1000		< 50	2000		< 45	1000
STRIKE III (<)	< 25	2000		< 20	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.e

Crop : **COTTON**

District : **NALGONDA**

Mandal: **B. RAMARAM**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 150	1000		< 125	500
STRIKE II (<)	< 40	1000		< 60	2000		< 60	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.f

Crop : **COTTON**

District : **NALGONDA**

Mandal: **POCHAMPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 100	500		< 110	1000		< 90	500
STRIKE II (<)	< 45	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 22	2000
= 23	2400
= 24	2800
= 25	3200
= 26	3600
= 27	4000
= 28	5000
= 29	6000
= 30	7000
= 31	8000
>= 32	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.g

Crop : **COTTON**

District : **NALGONDA**

Mandal: **BIBINAGAR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 150	1000		< 110	500
STRIKE II (<)	< 50	1000		< 60	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.h

Crop : **COTTON**

District : **NALGONDA**

Mandal: **RAMANNAPET**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 125	1000		< 100	500
STRIKE II (<)	< 45	1000		< 60	2000		< 50	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.i

Crop : **COTTON**

District : **NALGONDA**

Mandal: **VALIGONDA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 175	1000		< 150	500
STRIKE II (<)	< 45	1000		< 100	2000		< 70	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.j

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHOUTUPPAL**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 110	1000		< 100	500
STRIKE II (<)	< 45	1000		< 50	2000		< 50	1000
STRIKE III (<)	< 25	2000		< 20	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 25	2000
= 26	2400
= 27	2800
= 28	3200
= 29	3600
= 30	4000
= 31	5000
= 32	6000
= 33	7000
= 34	8000
>= 35	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.k

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MOTHKUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 95	500		< 165	1000		< 145	500
STRIKE II (<)	< 45	1000		< 80	2000		< 70	1000
STRIKE III (<)	< 25	2000		< 40	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.1

Crop : **COTTON**

District : **NALGONDA**

Mandal: **ATMAKUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 165	1000		< 100	500
STRIKE II (<)	< 30	1000		< 70	2000		< 50	1000
STRIKE III (<)	< 15	2000		< 40	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.m

Crop : **COTTON**

District : **NALGONDA**

Mandal: **GUNDALA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 110	500		< 100	1000		< 100	500
STRIKE II (<)	< 50	1000		< 50	2000		< 50	1000
STRIKE III (<)	< 25	2000		< 20	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.n

Crop : **COTTON**

District : **NALGONDA**

Mandal: **TUNGATURTHY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 120	500
STRIKE II (<)	< 50	1000		< 100	2000		< 50	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.o

Crop : **COTTON**

District : **NALGONDA**

Mandal: **TIRUMALAGIRI**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 170	1000		< 120	500
STRIKE II (<)	< 50	1000		< 100	2000		< 50	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.p

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NOOTHANAKAL**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 120	500
STRIKE II (<)	< 50	1000		< 100	2000		< 50	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.q

Crop : **COTTON**

District : **NALGONDA**

Mandal: **ARVAPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 100	500		< 165	1000		< 80	500
STRIKE II (<)	< 50	1000		< 80	2000		< 40	1000
STRIKE III (<)	< 25	2000		< 40	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.r

Crop : **COTTON**

District : **NALGONDA**

Mandal: **SURYAPET**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 120	1000		< 90	500
STRIKE II (<)	< 50	1000		< 65	2000		< 45	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.s

Crop : **COTTON**

District : **NALGONDA**

Mandal: **PENPAHAD**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 90	1000		< 90	500
STRIKE II (<)	< 40	1000		< 50	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 20	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.1

Crop : **COTTON**

District : **NALGONDA**

Mandal: **ATHMAKUR(S)**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 100	500		< 130	1000		< 80	500
STRIKE II (<)	< 50	1000		< 60	2000		< 40	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.u

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MOTHEY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 70	500		< 125	1000		< 50	500
STRIKE II (<)	< 40	1000		< 60	2000		< 30	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.v

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHIVEMLA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 135	1000		< 50	500
STRIKE II (<)	< 50	1000		< 60	2000		< 30	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.w

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NAKREKAL**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to	5-Aug	6-Aug to	15-Sep	16-Sep to	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 145	500	< 165	1000	< 100	500
STRIKE II (<)	< 50	1000	< 80	2000	< 45	1000
STRIKE III (<)	< 25	2000	< 40	5500	< 15	2000
TOTAL PAYOUT (Rs.)		9500				

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	180	mm	150	mm	90	mm	50	mm
EXIT	280	mm	250	mm	190	mm	100	mm
Notional (Rs/mm)	45		45		45		90	
MAXIMUM PAYOUT (Rs)	4500							

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.x

Crop : **COTTON**

District : **NALGONDA**

Mandal: **KETEHPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 140	500
STRIKE II (<)	< 50	1000		< 100	2000		< 60	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.y

Crop : **COTTON**

District : **NALGONDA**

Mandal: **SHALIGOURARAM**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 145	1000		< 90	500
STRIKE II (<)	< 45	1000		< 85	2000		< 45	1000
STRIKE III (<)	< 10	2000		< 40	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.z

Crop : **COTTON**

District : **NALGONDA**

Mandal: **KATTANGUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 160	1000		< 100	500
STRIKE II (<)	< 30	1000		< 80	2000		< 50	1000
STRIKE III (<)	< 10	2000		< 40	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.aa

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHANDUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 175	1000		< 90	500
STRIKE II (<)	< 40	1000		< 80	2000		< 45	1000
STRIKE III (<)	< 20	2000		< 40	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ab

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MUNUGODE**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 145	1000		< 80	500
STRIKE II (<)	< 45	1000		< 80	2000		< 40	1000
STRIKE III (<)	< 25	2000		< 40	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 19	2000
= 20	2400
= 21	2800
= 22	3200
= 23	3600
= 24	4000
= 25	5000
= 26	6000
= 27	7000
= 28	8000
>= 29	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ac

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NARAYANPUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 100	1000		< 65	500
STRIKE II (<)	< 25	1000		< 60	2000		< 35	1000
STRIKE III (<)	< 10	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 28	2000
= 29	2400
= 30	2800
= 31	3200
= 32	3600
= 33	4000
= 34	5000
= 35	6000
= 36	7000
= 37	8000
>= 38	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ad

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NALGONDA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 85	500		< 110	1000		< 90	500
STRIKE II (<)	< 40	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5. ae

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MARKETPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 60	500		< 150	1000		< 65	500
STRIKE II (<)	< 25	1000		< 80	2000		< 35	1000
STRIKE III (<)	< 15	2000		< 40	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 19	2000
= 20	2400
= 21	2800
= 22	3200
= 23	3600
= 24	4000
= 25	5000
= 26	6000
= 27	7000
= 28	8000
>= 29	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.af

Crop : **COTTON**

District : **NALGONDA**

Mandal: **KANAGAL**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 60	500		< 175	1000		< 85	500
STRIKE II (<)	< 25	1000		< 100	2000		< 35	1000
STRIKE III (<)	< 10	2000		< 50	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 28	2000
= 29	2400
= 30	2800
= 31	3200
= 32	3600
= 33	4000
= 34	5000
= 35	6000
= 36	7000
= 37	8000
>= 38	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ag

Crop : **COTTON**

District : **NALGONDA**

Mandal: **THIPPARTHY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 110	1000		< 90	500
STRIKE II (<)	< 45	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 28	2000
= 29	2400
= 30	2800
= 31	3200
= 32	3600
= 33	4000
= 34	5000
= 35	6000
= 36	7000
= 37	8000
>= 38	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ah

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHITYAL**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 110	1000		< 90	500
STRIKE II (<)	< 30	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ai

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NAMPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 120	1000		< 65	500
STRIKE II (<)	< 30	1000		< 60	2000		< 35	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.aj

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHINTHAPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 60	500		< 120	1000		< 65	500
STRIKE II (<)	< 35	1000		< 60	2000		< 35	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ak

Crop : **COTTON**

District : **NALGONDA**

Mandal: **GURRAMPODE**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 110	1000		< 50	500
STRIKE II (<)	< 30	1000		< 60	2000		< 25	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ai

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MARRIGUDA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 60	500		< 90	1000		< 50	500
STRIKE II (<)	< 30	1000		< 45	2000		< 25	1000
STRIKE III (<)	< 20	2000		< 20	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 25	2000
= 26	2400
= 27	2800
= 28	3200
= 29	3600
= 30	4000
= 31	5000
= 32	6000
= 33	7000
= 34	8000
>= 35	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.am

Crop : **COTTON**

District : **NALGONDA**

Mandal: **DEVERKONDA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 80	500		< 150	1000		< 100	500
STRIKE II (<)	< 40	1000		< 80	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 40	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.an

Crop : **COTTON**

District : **NALGONDA**

Mandal: **P. A. PALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 50	500		< 120	1000		< 80	500
STRIKE II (<)	< 25	1000		< 60	2000		< 50	1000
STRIKE III (<)	< 10	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 25	2000
= 26	2400
= 27	2800
= 28	3200
= 29	3600
= 30	4000
= 31	5000
= 32	6000
= 33	7000
= 34	8000
>= 35	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ao

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NIDMANOOR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 120	500		< 175	1000		< 80	500
STRIKE II (<)	< 60	1000		< 100	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 50	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ap

Crop : **COTTON**

District : **NALGONDA**

Mandal: **PEDDAVOORA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 95	500		< 150	1000		< 120	500
STRIKE II (<)	< 45	1000		< 70	2000		< 60	1000
STRIKE III (<)	< 25	2000		< 40	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 19	2000
= 20	2400
= 21	2800
= 22	3200
= 23	3600
= 24	4000
= 25	5000
= 26	6000
= 27	7000
= 28	8000
>= 29	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.aq

Crop : **COTTON**

District : **NALGONDA**

Mandal: **ANUMULA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 110	500		< 150	1000		< 50	500
STRIKE II (<)	< 50	1000		< 70	2000		< 25	1000
STRIKE III (<)	< 20	2000		< 40	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ar

Crop : **COTTON**

District : **NALGONDA**

Mandal: **TRIPURARAM**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 105	500		< 165	1000		< 110	500
STRIKE II (<)	< 45	1000		< 80	2000		< 60	1000
STRIKE III (<)	< 20	2000		< 40	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.as

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MIRYALGUDA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 120	500		< 135	1000		< 110	500
STRIKE II (<)	< 60	1000		< 70	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 35	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.at

Crop : **COTTON**

District : **NALGONDA**

Mandal: **DAMERCHERLA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 95	500		< 150	1000		< 120	500
STRIKE II (<)	< 50	1000		< 70	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.au

Crop : **COTTON**

District : **NALGONDA**

Mandal: **DEMULAPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 130	500		< 175	1000		< 100	500
STRIKE II (<)	< 60	1000		< 100	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 50	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.av

Crop : **COTTON**

District : **NALGONDA**

Mandal: **HUZURNAGAR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 135	500		< 140	1000		< 120	500
STRIKE II (<)	< 50	1000		< 70	2000		< 60	1000
STRIKE III (<)	< 25	2000		< 35	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 25	2000
= 26	2400
= 27	2800
= 28	3200
= 29	3600
= 30	4000
= 31	5000
= 32	6000
= 33	7000
= 34	8000
>= 35	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure 1.5.aw

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NEREDUCHERLA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 120	500		< 165	1000		< 100	500
STRIKE II (<)	< 60	1000		< 80	2000		< 50	1000
STRIKE III (<)	< 20	2000		< 40	5500		< 10	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ax

Crop : **COTTON**

District : **NALGONDA**

Mandal: **GARIDEPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 100	500
STRIKE II (<)	< 50	1000		< 80	2000		< 45	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ay

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MATTAMPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 100	1000		< 90	500
STRIKE II (<)	< 45	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 20	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 19	2000
= 20	2400
= 21	2800
= 22	3200
= 23	3600
= 24	4000
= 25	5000
= 26	6000
= 27	7000
= 28	8000
>= 29	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.az

Crop : **COTTON**

District : **NALGONDA**

Mandal: **KODAD**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 120	500
STRIKE II (<)	< 50	1000		< 100	2000		< 60	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 20	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.ba

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MEDLACHERU**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 135	500		< 175	1000		< 55	500
STRIKE II (<)	< 50	1000		< 100	2000		< 35	1000
STRIKE III (<)	< 25	2000		< 50	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.bb

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHILKUR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 120	1000		< 120	500
STRIKE II (<)	< 50	1000		< 60	2000		< 60	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.bc

Crop : **COTTON**

District : **NALGONDA**

Mandal: **NADIGUDEM**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 100	500		< 175	1000		< 140	500
STRIKE II (<)	< 35	1000		< 100	2000		< 70	1000
STRIKE III (<)	< 15	2000		< 50	5500		< 35	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 22	2000
= 23	2400
= 24	2800
= 25	3200
= 26	3600
= 27	4000
= 28	5000
= 29	6000
= 30	7000
= 31	8000
>= 32	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.bd

Crop : **COTTON**

District : **NALGONDA**

Mandal: **MUNAGALA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 145	500		< 175	1000		< 140	500
STRIKE II (<)	< 50	1000		< 60	2000		< 70	1000
STRIKE III (<)	< 25	2000		< 30	5500		< 35	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.be

Crop : **COTTON**

District : **NALGONDA**

Mandal: **BHONGIR**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	to 5-Aug		6-Aug	to 15-Sep		16-Sep	to 31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 90	500		< 120	1000		< 120	500
STRIKE II (<)	< 25	1000		< 65	2000		< 60	1000
STRIKE III (<)	< 10	2000		< 30	5500		< 30	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	to 25-Aug		26-Aug	to 15-Oct		16-Oct	to 30-Nov		1-Dec	to 31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.bf

Crop : **COTTON**

District : **NALGONDA**

Mandal: **CHANDAMPETA**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 70	500		< 100	1000		< 90	500
STRIKE II (<)	< 25	1000		< 60	2000		< 45	1000
STRIKE III (<)	< 10	2000		< 30	5500		< 15	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 28	2000
= 29	2400
= 30	2800
= 31	3200
= 32	3600
= 33	4000
= 34	5000
= 35	6000
= 36	7000
= 37	8000
>= 38	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	750.00		
MAXIMUM PAYOUT (Rs)	3000		

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.5.bg

Crop : **COTTON**

District : **NALGONDA**

Mandal: **GUNDLAPALLY**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**
 Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 100	500		< 125	1000		< 140	500
STRIKE II (<)	< 35	1000		< 60	2000		< 70	1000
STRIKE III (<)	< 15	2000		< 30	5500		< 35	2000
TOTAL PAYOUT (Rs.)		9500						

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**
 Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm
 Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	9000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct	
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %			
STRIKE (cons. days) (>)	4			
EXIT	8			
Notional (Rs/mm)	750.00			
MAXIMUM PAYOUT (Rs)	3000			

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**
 Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	180	mm		150	mm		90	mm		50	mm
EXIT	280	mm		250	mm		190	mm		100	mm
Notional (Rs/mm)	45			45			45			90	
MAXIMUM PAYOUT (Rs)	4500										

Sum Insured (Rs)	26000
Premium (Rs.)	2548
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.a
Mandal: **ATHMAKUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.b
Mandal: **BACCHANAPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 160	1000
< 80	2250
< 60	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	PERIOD 6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.c
Mandal: **BHOOPALPALLY**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.d

Crop : **COTTON**

District : **WARANGAL**

Mandal: **CHENNARAOPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
PERIOD	6-Jul to 5-Aug	
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

	PHASE - II	
PERIOD	6-Aug to 15-Sep	
	Rainfall (mm)	Payout
	< 180	1000
	< 140	2250
	< 100	6000

	PHASE - III	
PERIOD	16-Sep to 31-Oct	
	Rainfall (mm)	Payout
	< 100	500
	< 50	1200
	< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug		26-Aug to 15-Oct		16-Oct to 30-Nov	
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAX PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.e
Mandal: **CHERIAL**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 20	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 50	2250
< 30	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 15	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.f

Mandal: **CHITYAL**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.g

Crop : **COTTON**

District : **WARANGAL**

Mandal: **DEVARUPPULA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 20	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 100	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 15	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.h

Crop : **COTTON**

District : **WARANGAL**

Mandal: **DHARMASAGAR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 40	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.i

Crop : **COTTON**

District : **WARANGAL**

Mandal: **DORNAKAL**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD **15-Aug** to **31-Oct**

Index **Number of Consecutive day having Max Temp> 32 °C
with daily average Relative Humidity > 85 %**

STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.j
Mandal: **DUGGONDI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 160	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.k

Crop : **COTTON**

District : **WARANGAL**

Mandal: **ETURNAGARAM**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
	6-Jul to 25-Aug		26-Aug to 15-Oct		16-Oct to 30-Nov	
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAX PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.I
Mandal: **GESSUGONDA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.m

Mandal: **GHANAPUR(Stn.)**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 20	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 110	2250
< 60	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 70	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.n

Crop : **COTTON**

District : **WARANGAL**

Mandal: **GOVINDRAOPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.o

Crop : **COTTON**

District : **WARANGAL**

Mandal: **GUDUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.p

Crop : **COTTON**

District : **WARANGAL**

Mandal: **HANMAKONDA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.q

Crop : **COTTON**

District : **WARANGAL**

Mandal: **HASANPARTHI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 80	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.r
Mandal: **JANGAON**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 80	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.s

Crop : **COTTON**

District : **WARANGAL**

Mandal: **KESAMUDRAM**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.t
Mandal: **KHANAPUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.u

Crop : **COTTON**

District : **WARANGAL**

Mandal: **KODAKONDLA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 160	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD **15-Aug** to **31-Oct**

Index **Number of Consecutive day having Max Temp> 32 °C
with daily average Relative Humidity > 85 %**

STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.v

Crop : **COTTON**

District : **WARANGAL**

Mandal: **KORVI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.w
Mandal: **KOTHAGODEM**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.x
Mandal: **LINGALAGHANPUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 80	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.y

Mandal: **MADDUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 80	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.z
Mandal: **MAHABOOBABAD**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.aa

Crop : **COTTON**

District : **WARANGAL**

Mandal: **MANGAPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.ab

Crop : **COTTON**

District : **WARANGAL**

Mandal: **MARRIPEDA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD **15-Aug** to **31-Oct**

Index **Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %**

STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ac
Mandal: **MOGULLAPALLY**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 80	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ad
Mandal: **MULUGU GHANPUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul to 31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul to 31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul to 31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.ae

Crop : **COTTON**

District : **WARANGAL**

Mandal: **MULUGU**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.af
Mandal: **NALLABELLI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ag
Mandal: **NARMETTA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 60	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.ah

Crop : **COTTON**

District : **WARANGAL**

Mandal: **NARSEMPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ai
Mandal: **NARSHIMLIPETA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.aj
Mandal: **NEKKONDA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 125	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 60	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ak
Mandal: **NELLIKUDURU**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ai
Mandal: **PALAKURTHY**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp > 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.am

Crop : **COTTON**

District : **WARANGAL**

Mandal: **PARKAL**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.an

Crop : **COTTON**

District : **WARANGAL**

Mandal: **PARVATHGIRI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.ao

Crop : **COTTON**

District : **WARANGAL**

Mandal: **RAGHUNATHAPALLY**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 60	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.ap

Crop : **COTTON**

District : **WARANGAL**

Mandal: **RAYPARTHY**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 120	1000
< 100	2250
< 60	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.aq

Crop : **COTTON**

District : **WARANGAL**

Mandal: **REGONDA**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD **15-Aug** to **31-Oct**

Index **Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %**

STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ar

Mandal: **SANGAM**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp > 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.as

Crop : **COTTON**

District : **WARANGAL**

Mandal: **SHYAMAPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
PERIOD	6-Jul to 5-Aug	
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

	PHASE - II	
PERIOD	6-Aug to 15-Sep	
	Rainfall (mm)	Payout
	< 180	1000
	< 140	2250
	< 100	6000

	PHASE - III	
PERIOD	16-Sep to 31-Oct	
	Rainfall (mm)	Payout
	< 100	500
	< 50	1200
	< 20	2500

TOTAL PAYOUT (Rs.) 11000

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug		26-Aug to 15-Oct		16-Oct to 30-Nov	
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAX PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.at

Mandal: **TADVAI**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 180	1000
< 140	2250
< 100	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.au

Crop : **COTTON**

District : **WARANGAL**

Mandal: **THORRUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 60	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Annexure I.6.av

Crop : **COTTON**

District : **WARANGAL**

Mandal: **VENKATAPUR**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to 5-Aug	
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to 15-Sep	
Rainfall (mm)	Payout
< 150	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to 31-Oct	
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.aw
Mandal: **WARANGAL**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
	6-Jul to	5-Aug
PERIOD	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 60	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I	PHASE - II	PHASE - III
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov
STRIKE (>)	200 mm	200 mm	100 mm
EXIT	300 mm	300 mm	200 mm
Notional (Rs/mm)	50.00	50.00	50.00
MAX PAYOUT (Rs)	5000		

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ax
Mandal: **WARDHANNAPET**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
PERIOD	6-Jul to 5-Aug	
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

	PHASE - II	
PERIOD	6-Aug to 15-Sep	
	Rainfall (mm)	Payout
	< 120	1000
	< 100	2250
	< 50	6000

	PHASE - III	
PERIOD	16-Sep to 31-Oct	
	Rainfall (mm)	Payout
	< 80	500
	< 40	1200
	< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug		26-Aug to 15-Oct		16-Oct to 30-Nov	
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAX PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERMSHEET

Crop : **COTTON**

District : **WARANGAL**

Annexure I.6.ay
Mandal: **Zaffergadh**

A1. Rainfall Volume

Unit:- Hectare

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

	PHASE - I	
PERIOD	6-Jul to 5-Aug	
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

	PHASE - II	
PERIOD	6-Aug to 15-Sep	
	Rainfall (mm)	Payout
	< 120	1000
	< 100	2250
	< 50	6000

	PHASE - III	
PERIOD	16-Sep to 31-Oct	
	Rainfall (mm)	Payout
	< 80	500
	< 40	1200
	< 20	2500

TOTAL PAYOUT (Rs.) **11000**

A2. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Payout (Rs)
= 13	2000
= 14	2400
= 15	2800
= 16	3200
= 17	3600
= 18	4000
= 19	5000
= 20	6000
= 21	7000
= 22	8000
>= 23	10000

B. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

	PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug		26-Aug to 15-Oct		16-Oct to 30-Nov	
STRIKE (>)	200 mm		200 mm		100 mm	
EXIT	300 mm		300 mm		200 mm	
Notional (Rs/mm)	50.00		50.00		50.00	
MAX PAYOUT (Rs)	5000					

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>=)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAX PAYOUT (Rs)	4000

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.a

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Ibrahimpattanam**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.b

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Mallapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.c

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Raikal**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III	
	6-Jul	5-Aug		6-Aug	15-Sep		16-Sep	31-Oct
	Rainfall (mm)	Payout		Rainfall (mm)	Payout		Rainfall (mm)	Payout
STRIKE I (<)	< 180	500		< 180	1000		< 80	500
STRIKE II (<)	< 100	1200		< 100	2250		< 40	1200
STRIKE III (<)	< 50	2500		< 50	6000		< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

C. Disease Conducive Climate

PERIOD	15-Aug	to	31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %		
STRIKE (cons. days) (>)	4		
EXIT	8		
Notional (Rs/mm)	1000.00		
MAXIMUM PAYOUT (Rs)	4000		

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PERIOD	PHASE - II		PERIOD	PHASE - III		PERIOD	PHASE - IV	
	6-Jul	25-Aug		26-Aug	15-Oct		16-Oct	30-Nov		1-Dec	31-Dec
STRIKE (>)	250	mm		225	mm		125	mm		50	mm
EXIT	350	mm		325	mm		225	mm		100	mm
Notional (Rs/mm)	50			50			50			100	
MAXIMUM PAYOUT (Rs)	5000										

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.d

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Sarangapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.e

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Dharmapuri**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 125	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.f

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Velgatoor**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.g

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Ramagundam**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PERIOD	PHASE - II	
	6-Aug to	15-Sep
	Rainfall (mm)	Payout
	< 120	1000
	< 60	2250
	< 30	6000

PERIOD	PHASE - III	
	16-Sep to	31-Oct
	Rainfall (mm)	Payout
	< 100	500
	< 50	1200
	< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.h

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kamanpur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250 mm		225 mm		150 mm		50 mm	
EXIT	350 mm		325 mm		250 mm		100 mm	
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.i

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Manthani**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 250	1000
< 150	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	175	mm	50	mm
EXIT	400	mm	375	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.j

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kataram**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 50	1200
STRIKE III (<)	< 20	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 5	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 24	2000
= 25	2400
= 26	2800
= 27	3200
= 28	3600
= 29	4000
= 30	5000
= 31	6000
= 32	7000
= 33	8000
>= 34	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	175	mm	50	mm
EXIT	375	mm	350	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.k

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Mahadevpur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 250	1000
< 150	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 60	500
< 30	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 10	2000
= 11	2400
= 12	2800
= 13	3200
= 14	3600
= 15	4000
= 16	5000
= 17	6000
= 18	7000
= 19	8000
>= 20	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	350	mm	325	mm	225	mm	50	mm
EXIT	450	mm	425	mm	325	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.J

Crop : **COTTON**

District : **KARIMNAGAR**

Mandam **Mutharam Mahadevp**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 80	1000
< 40	2250
< 20	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	150	mm	50	mm
EXIT	400	mm	375	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.m

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Malharrao**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PERIOD	PHASE - II	
	6-Aug to	15-Sep
	Rainfall (mm)	Payout
	< 100	1000
	< 40	2250
	< 20	6000

PERIOD	PHASE - III	
	16-Sep to	31-Oct
	Rainfall (mm)	Payout
	< 50	500
	< 20	1200
	< 5	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.n

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Mutharam Manthan**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	275	mm	175	mm	50	mm
EXIT	350	mm	375	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.o

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Srirampur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp > 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	125	mm	50	mm
EXIT	375	mm	350	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.p

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Peddapalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 225	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.q

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Julapalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.r

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Dharmaram**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 70	500
< 30	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.s

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Gollapalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 250	1000
< 125	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 70	500
< 30	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp > 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.t

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Jagtial**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 225	1000
< 125	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	175	mm	50	mm
EXIT	400	mm	375	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.u

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Medipalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 225	1000	
< 125	2250	
< 75	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 50	500	
< 20	1200	
< 10	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.v

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Koratla**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.w

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Metpalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 250	1000
< 150	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.x

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kathlapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 250	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 75	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 250	1000
< 150	2250
< 75	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	150	mm	50	mm
EXIT	400	mm	375	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.y

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Chandurthi**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	150	mm	50	mm
EXIT	375	mm	350	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.z

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kodimial**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	100	mm	50	mm
EXIT	350	mm	325	mm	200	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.aa

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Gangadhara**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 160	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	125	mm	50	mm
EXIT	400	mm	375	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ab

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Mallial**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 225	1000	
< 100	2250	
< 50	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 100	500	
< 50	1200	
< 25	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	150	mm	50	mm
EXIT	400	mm	375	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ac

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Pegadapalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	15-Sep
	Payout
< 225	1000
< 100	2250
< 50	6000

16-Sep to	31-Oct
	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ad

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Choppadandi**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 160	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 140	1000
< 70	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 70	500
< 30	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	250	mm	175	mm	50	mm
EXIT	350	mm	350	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7. ae

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Sultanabad**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 225	500
STRIKE II (<)	< 125	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 225	1000
< 125	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	125	mm	50	mm
EXIT	375	mm	350	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.af

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Odela**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 140	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 5	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	175	mm	50	mm
EXIT	350	mm	325	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ag

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Jammikunta**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 100	1200
STRIKE III (<)	< 50	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	100	mm	50	mm
EXIT	350	mm	325	mm	200	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ah

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Veenavanka**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PERIOD	PHASE - II	
	6-Aug to	15-Sep
	Rainfall (mm)	Payout
	< 140	1000
	< 80	2250
	< 40	6000

PERIOD	PHASE - III	
	16-Sep to	31-Oct
	Rainfall (mm)	Payout
	< 100	500
	< 50	1200
	< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.ai

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Manakondur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 180	1000	
< 100	2250	
< 50	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 100	500	
< 50	1200	
< 25	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	200	mm	50	mm
EXIT	375	mm	350	mm	300	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.aj

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Karimnagar**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 14	2000
= 15	2400
= 16	2800
= 17	3200
= 18	3600
= 19	4000
= 20	5000
= 21	6000
= 22	7000
= 23	8000
>= 24	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	275	mm	175	mm	50	mm
EXIT	375	mm	375	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ak

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Ramadugu**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 130	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PERIOD	PHASE - II	
	6-Aug to	15-Sep
	Rainfall (mm)	Payout
	< 140	1000
	< 80	2250
	< 40	6000

PERIOD	PHASE - III	
	16-Sep to	31-Oct
	Rainfall (mm)	Payout
	< 50	500
	< 20	1200
	< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.ai

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Boinpalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 160	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 21	2000
= 22	2400
= 23	2800
= 24	3200
= 25	3600
= 26	4000
= 27	5000
= 28	6000
= 29	7000
= 30	8000
>= 31	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.am

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Vemulawada**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 225	1000	
< 125	2250	
< 75	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 100	500	
< 50	1200	
< 25	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	275	mm	200	mm	50	mm
EXIT	375	mm	375	mm	300	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.an

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Konaraopeta**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 160	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 140	1000
< 70	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 20	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275 mm		275 mm		200 mm		50 mm	
EXIT	375 mm		375 mm		300 mm		100 mm	
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ao

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Yella Reddi Peta**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 70	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	100	mm	50	mm
EXIT	350	mm	325	mm	200	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ap

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Gambhiraopet**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	175	mm	50	mm
EXIT	375	mm	350	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.aq

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Mustabad**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 40	1200
STRIKE III (<)	< 20	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 50	2250
< 20	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 5	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.ar

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Sirsilla**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 100	2250
< 50	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	175	mm	50	mm
EXIT	375	mm	350	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.as

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Ellanthakunta**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 80	1000	
< 40	2250	
< 20	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 50	500	
< 20	1200	
< 10	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 22	2000
= 23	2400
= 24	2800
= 25	3200
= 26	3600
= 27	4000
= 28	5000
= 29	6000
= 30	7000
= 31	8000
>= 32	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure 1.7.at

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Bejjanki**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 110	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 200	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 60	500
< 30	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7. au

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Thimmapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 160	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 140	1000
< 70	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.av

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kesavapatnam**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 160	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 160	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	200	mm	50	mm
EXIT	400	mm	375	mm	300	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.aw

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Huzurabad**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 200	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 180	1000	
< 80	2250	
< 80	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 100	500	
< 50	1200	
< 25	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 12	2000
= 13	2400
= 14	2800
= 15	3200
= 16	3600
= 17	4000
= 18	5000
= 19	6000
= 20	7000
= 21	8000
>= 22	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	200	mm	50	mm
EXIT	400	mm	375	mm	300	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7. ax

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Kamalapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 5	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 22	2000
= 23	2400
= 24	2800
= 25	3200
= 26	3600
= 27	4000
= 28	5000
= 29	6000
= 30	7000
= 31	8000
>= 32	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	125	mm	50	mm
EXIT	350	mm	325	mm	225	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ay

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Elkathurthi**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 180	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 180	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 18	2000
= 19	2400
= 20	2800
= 21	3200
= 22	3600
= 23	4000
= 24	5000
= 25	6000
= 26	7000
= 27	8000
>= 28	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	150	mm	50	mm
EXIT	375	mm	350	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.az

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Saidapur**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 120	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 120	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 50	500
< 20	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	200	mm	50	mm
EXIT	400	mm	375	mm	300	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.ba

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Chigurumamidi**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500
STRIKE II (<)	< 50	1200
STRIKE III (<)	< 25	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 130	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 80	500
< 40	1200
< 10	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 17	2000
= 18	2400
= 19	2800
= 20	3200
= 21	3600
= 22	4000
= 23	5000
= 24	6000
= 25	7000
= 26	8000
>= 27	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	300	mm	275	mm	175	mm	50	mm
EXIT	400	mm	375	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.bb

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Koheda**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 130	500
STRIKE II (<)	< 60	1200
STRIKE III (<)	< 30	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 100	1000	
< 50	2250	
< 20	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 100	500	
< 40	1200	
< 10	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	250	mm	225	mm	150	mm	50	mm
EXIT	350	mm	325	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.bc

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Husnabad**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 130	1000
< 60	2250
< 30	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 16	2000
= 17	2400
= 18	2800
= 19	3200
= 20	3600
= 21	4000
= 22	5000
= 23	6000
= 24	7000
= 25	8000
>= 26	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	175	mm	50	mm
EXIT	375	mm	350	mm	275	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.bd

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Bheemadevarpalle**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 140	500
STRIKE II (<)	< 70	1200
STRIKE III (<)	< 30	2500

PHASE - II	
6-Aug to	15-Sep
Rainfall (mm)	Payout
< 150	1000
< 80	2250
< 40	6000

PHASE - III	
16-Sep to	31-Oct
Rainfall (mm)	Payout
< 100	500
< 50	1200
< 25	2500

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 15	2000
= 16	2400
= 17	2800
= 18	3200
= 19	3600
= 20	4000
= 21	5000
= 22	6000
= 23	7000
= 24	8000
>= 25	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	150	mm	50	mm
EXIT	375	mm	350	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Annexure I.7.be

Crop : **COTTON**

District : **KARIMNAGAR**

Mandal: **Eligedu**

Unit : **Hectare**

A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I	
	6-Jul to	5-Aug
	Rainfall (mm)	Payout
STRIKE I (<)	< 150	500
STRIKE II (<)	< 80	1200
STRIKE III (<)	< 40	2500

6-Aug to	PHASE - II	
	15-Sep	
	Rainfall (mm)	Payout
< 200	1000	
< 80	2250	
< 40	6000	

16-Sep to	PHASE - III	
	31-Oct	
	Rainfall (mm)	Payout
< 50	500	
< 20	1200	
< 10	2500	

TOTAL PAYOUT (Rs.) **11000**

B. Rainfall Distribution

Period : **6-Jul** to **31-Aug**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental
= 20	2000
= 21	2400
= 22	2800
= 23	3200
= 24	3600
= 25	4000
= 26	5000
= 27	6000
= 28	7000
= 29	8000
>= 30	10000

C. Disease Conducive Climate

PERIOD	15-Aug to 31-Oct
Index	Number of Consecutive day having Max Temp> 32 °C with daily average Relative Humidity > 85 %
STRIKE (cons. days) (>)	4
EXIT	8
Notional (Rs/mm)	1000.00
MAXIMUM PAYOUT (Rs)	4000

D. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PERIOD	PHASE - I		PHASE - II		PHASE - III		PHASE - IV	
	6-Jul to	25-Aug	26-Aug to	15-Oct	16-Oct to	30-Nov	1-Dec to	31-Dec
STRIKE (>)	275	mm	250	mm	150	mm	50	mm
EXIT	375	mm	350	mm	250	mm	100	mm
Notional (Rs/mm)	50		50		50		100	
MAXIMUM PAYOUT (Rs)	5000							

Sum Insured (Rs)	30000
Premium (Rs.)	2940
Premium %	9.80%

NATIONAL CROP INSURANCE SCHEME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERMSHEET

Crop : **COTTON**

District : **MAHABUBNAGAR**

Annexure I.8.a
Mandal: **All Notified Mandal**

Unit : **Hectare**

1A. Rainfall Volume

Period : **6-Jul** to **31-Oct**

Index: Aggregate of rainfall over respective Phases

PERIOD	PHASE - I		PHASE - II		PHASE - III	
	6-Jul	5-Aug	6-Aug	15-Sep	16-Sep	31-Oct
	Rainfall (mm)	Payout	Rainfall (mm)	Payout	Rainfall (mm)	Payout
STRIKE I (<)	< 100	500	< 100	1000	< 70	500
STRIKE II (<)	< 50	1000	< 50	2250	< 35	1000
STRIKE III (<)	< 20	2500	< 20	6000	< 15	2500

TOTAL PAYOUT (Rs.) **11000**

1B. Rainfall Distribution

Period : **10-Jul** to **5-Sep**

Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm

Index: Number Of Consecutive Dry Days (CDD)

Number of CDD	Incremental Payout
= 28	1500
= 29	1800
= 30	2100
= 31	2400
= 32	2800
= 33	3200
= 34	3600
= 35	4600
= 36	5600
= 37	8100
>= 38	10000

2. Excess Rainfall Coverage

Period : **6-Jul** to **31-Dec**

Index : Maximum of consecutive 3 days' cumulative rainfall

PHASE - I		PHASE - II		PHASE - III	
PERIOD	6-Jul to 25-Aug	26-Aug to 15-Oct	16-Oct to 30-Nov		
STRIKE (>)	150 mm	200 mm	150 mm		
EXIT	250 mm	300 mm	250 mm		
Notional (Rs/mm)	50.00	50.00	50.00		
MAXIMUM		5000			

3. Disease Conducive Climate

Period **15-Aug** to **31-Oct**

Index **Number of Consecutive day having Maximum> 30 °C**
with daily average Relative Humidity > 80 %

STRIKE (>) **5** days

EXIT **10** days

Notional (Rs/mm) **1000**

MAXIMUM PAYOUT (Rs) **4000**

Sum Insure **30000**
Premium (**3000**
Premium % **10.00%**

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

District: **Khammam**Mandal: **Aswaraopeta**

Annexure I.9.a

Crop:	Oilpalm	Reference Weather Station:		Unit:	Hectare
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1. **Deficiency in Water Vapour Pressure**

PERIOD		1-Feb to 31-May				
		Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>		39.5	43.5	45.5	46.5	47
	20	5%	6%	8%	10%	20%
	30	0%	4%	6%	8%	15%
	40	0%	0%	5%	6%	10%
	50	0%	0%	0%	4%	5%
	60	0%	0%	0%	0%	3%
	70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	20000
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2. MINIMUM TEMPERATURE

PERIOD	1-Dec	to	31-Jan
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INDEX	Number of days having Minimum Temperature < 18 °C	
	Strike	5
	EXIT (mm)	10
	Payout (Rs. / mm)	1500
	Max. Payout	7500

3 DEFICIT RAINFALL

		PHASE - I			PHASE - II		PHASE - III	
		PERIOD	16-Jul	to 15-Aug	16-Aug	to 15-Sep	16-Sep	to 15-Oct
3A.	RAINFALL VOLUME	TRIGGER I (<)	250	mm	150	mm	150	mm
		TRIGGER II (<)	125	mm	75	mm	70	mm
		EXIT	0		0		0	
		RATE I (Rs./mm)	8.00		16.00		16.00	
		RATE II (Rs./mm)	12.00		30.67		31.71	
		Max. Payout (Rs.)	2500		3500		3500	

TOTAL PAYOUT (Rs.)	9500
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3 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul to 30-Sep		
		TRIGGER DAYS (>=)	15	20	25
		PAYOUT (Rs.)	3000	7000	7000

TOTAL PAYOUT (Rs.)	7000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

4

		PHASE - I		PHASE - II		PHASE - III	
EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul	to 31-Jul	1-Aug	to 31-Aug	1-Sep	to 30-Sep
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	50	mm
	EXIT (mm)	160	mm	250	mm	120	mm
	Payout (Rs. / mm)	25.00		15.00		42.86	
	Max. Payout	1500		1500		3000	

TOTAL PAYOUT (Rs.)	6000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

Agriculture Insurance Company of India Ltd.									
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERM SHEET									
District: Khammam					Mandal: Bonakal				
Crop: Oilpalm					Reference Weather Station: Unit: Hectare				
Annexure I.9. b									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>							
		20		5%	6%	8%	10%	20%	
		30		0%	4%	6%	8%	15%	
		40		0%	0%	5%	6%	10%	
		50		0%	0%	0%	4%	5%	
		60		0%	0%	0%	0%	3%	
		70		0%	0%	0%	0%	0%	
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
	Strike			5					
	EXIT (mm)			10					
	Payout (Rs. / mm)			1500					
	Max. Payout			7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
		TRIGGER I (<)		225 mm		150 mm		140 mm	
		TRIGGER II (<)		100 mm		75 mm		70 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		15.00		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		50 mm	
		EXIT (mm)		150 mm		250 mm		140 mm	
		Payout (Rs. / mm)		30.00		15.00		33.33	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

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	TRIGGER DAYS (>=)	15		20		25																																																																																																											
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Annexure I.9. h									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
		Payout% Of Max payout Under This Cover							
				39.5	43.5	45.5	46.5	47	
Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%		
		30	0%	4%	6%	8%	15%		
		40	0%	0%	5%	6%	10%		
		50	0%	0%	0%	4%	5%		
		60	0%	0%	0%	0%	3%		
		70	0%	0%	0%	0%	0%		
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
	Strike			5					
	EXIT (mm)			10					
	Payout (Rs. / mm)			1500					
	Max. Payout			7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
3A. RAINFALL VOLUME		TRIGGER I (<)		225 mm		150 mm		140 mm	
		TRIGGER II (<)		100 mm		75 mm		70 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		15.00		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
3 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
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		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		50 mm	
		EXIT (mm)		150 mm		250 mm		140 mm	
		Payout (Rs. / mm)		30.00		15.00		33.33	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
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		RATE II (Rs./ mm)		10.40		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
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		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		50 mm	
		EXIT (mm)		150 mm		250 mm		120 mm	
		Payout (Rs. / mm)		30.00		15.00		42.86	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
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TERM SHEET									
District: Khammam					Mandal: Konijerla				
Crop: Oilpalm					Reference Weather Station: Unit: Hectare				
Annexure I.9. m									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
		Payout% Of Max payout Under This Cover							
				39.5	43.5	45.5	46.5	47	
Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%		
		30	0%	4%	6%	8%	15%		
		40	0%	0%	5%	6%	10%		
		50	0%	0%	0%	4%	5%		
		60	0%	0%	0%	0%	3%		
		70	0%	0%	0%	0%	0%		
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
	Strike			5					
	EXIT (mm)			10					
	Payout (Rs. / mm)			1500					
	Max. Payout			7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
3A. RAINFALL VOLUME	PERIOD	16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct			
	TRIGGER I (<)	225 mm		150 mm		130 mm			
	TRIGGER II (<)	100 mm		75 mm		65 mm			
	EXIT	0		0		0			
	RATE I (Rs./ mm)	8.00		16.00		16.00			
	RATE II (Rs./ mm)	15.00		30.67		37.85			
	Max. Payout (Rs.)	2500		3500		3500			
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	TRIGGER DAYS (>=)	15		20		25			
	PAYOUT (Rs.)	3000		7000		7000			
	TOTAL PAYOUT (Rs.)		7000						
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
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	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm			
	EXIT (mm)	160 mm		250 mm		140 mm			
	Payout (Rs. / mm)	25.00		15.00		42.86			
	Max. Payout	1500		1500		3000			
	TOTAL PAYOUT (Rs.)		6000						
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

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Crop: Oilpalm					Reference Weather Station: 				
Unit: Hectare					Annexure I.9. e				
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		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%
				30	0%	4%	6%	8%	15%
				40	0%	0%	5%	6%	10%
				50	0%	0%	0%	4%	5%
				60	0%	0%	0%	0%	3%
				70	0%	0%	0%	0%	0%
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
Strike				5					
EXIT (mm)				10					
Payout (Rs. / mm)				1500					
Max. Payout				7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
		TRIGGER I (<)		250 mm		150 mm		140 mm	
		TRIGGER II (<)		125 mm		75 mm		70 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		12.00		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
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		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		80 mm	
		EXIT (mm)		175 mm		250 mm		140 mm	
		Payout (Rs. / mm)		20.00		15.00		50.00	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
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TERM SHEET									
District: Khammam					Mandal: Mudigonda				
Crop: Oilpalm					Reference Weather Station: Unit: Hectare				
Annexure I.9. r									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%
				30	0%	4%	6%	8%	15%
				40	0%	0%	5%	6%	10%
				50	0%	0%	0%	4%	5%
				60	0%	0%	0%	0%	3%
				70	0%	0%	0%	0%	0%
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
Strike				5					
EXIT (mm)				10					
Payout (Rs. / mm)				1500					
Max. Payout				7500					
3. DEFICIT RAINFALL									
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
				150	mm	140	mm	140	mm
				75	mm	70	mm	70	mm
				0	mm	0	mm	0	mm
				16.00	mm	16.00	mm	16.00	mm
				30.67	mm	34.00	mm	34.00	mm
				3500	mm	3500	mm	3500	mm
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
				15	mm	20	mm	25	mm
				3000	mm	7000	mm	7000	mm
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
				150	mm	150	mm	70	mm
				160	mm	250	mm	140	mm
				25.00	mm	15.00	mm	42.86	mm
				1500	mm	1500	mm	3000	mm
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
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TERM SHEET									
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Crop: Oilpalm					Reference Weather Station: Unit: Hectare				
Annexure I.9. s									
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		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>							
		20		5%	6%	8%	10%	20%	
		30		0%	4%	6%	8%	15%	
		40		0%	0%	5%	6%	10%	
		50		0%	0%	0%	4%	5%	
		60		0%	0%	0%	0%	3%	
		70		0%	0%	0%	0%	0%	
		TOTAL PAYOUT (Rs.)		20000					
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	Strike			5					
	EXIT (mm)			10					
	Payout (Rs. / mm)			1500					
	Max. Payout			7500					
3. DEFICIT RAINFALL									
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
				160 mm		160 mm		160 mm	
				80 mm		80 mm		80 mm	
				0		0		0	
				16.00		16.00		16.00	
				27.75		27.75		27.75	
				3500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
				15		20		25	
				3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
				100 mm		150 mm		50 mm	
				175 mm		250 mm		120 mm	
				20.00		15.00		42.86	
				1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
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		PERIOD		1-Feb to 31-May					
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Daily Avg RH< /Daily Max Temp>				39.5	43.5	45.5	46.5	47	
20		5%	6%	8%	10%	20%			
30		0%	4%	6%	8%	15%			
40		0%	0%	5%	6%	10%			
50		0%	0%	0%	4%	5%			
60		0%	0%	0%	0%	3%			
70		0%	0%	0%	0%	0%			
		TOTAL PAYOUT (Rs.)		20000					
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		PERIOD		1-Dec to 31-Jan					
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Strike		5							
EXIT (mm)		10							
Payout (Rs. / mm)		1500							
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		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
3A. RAINFALL VOLUME		TRIGGER I (<)		225 mm		150 mm		140 mm	
		TRIGGER II (<)		100 mm		75 mm		70 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		15.00		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
3 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
4 EXCESS RAINFALL. (Multiple events)		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		70 mm	
		EXIT (mm)		150 mm		250 mm		140 mm	
		Payout (Rs. / mm)		30.00		15.00		42.86	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.										
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)										
TERM SHEET										
District: Khammam					Mandal: Sathupalle					
Annexure I.9. w										
Crop:	Oilpalm				Reference Weather Station:					Unit: Hectare
1. Deficiency in Water Vapour Pressure										
		PERIOD		1-Feb to 31-May						
		Payout% Of Max payout Under This Cover								
Daily Avg RH< /Daily Max Temp>			39.5	43.5	45.5	46.5	47			
	20	5%	6%	8%	10%	20%				
	30	0%	4%	6%	8%	15%				
	40	0%	0%	5%	6%	10%				
	50	0%	0%	0%	4%	5%				
	60	0%	0%	0%	0%	3%				
	70	0%	0%	0%	0%	0%				
		TOTAL PAYOUT (Rs.)		20000						
2. MINIMUM TEMPERATURE										
		PERIOD		1-Dec to 31-Jan						
INDEX	Number of days having Minimum Temperature <			18 °C						
	Strike			5						
	EXIT (mm)			10						
	Payout (Rs. / mm)			1500						
	Max. Payout			7500						
3. DEFICIT RAINFALL										
		PHASE - I				PHASE - II		PHASE - III		
3A. RAINFALL VOLUME	PERIOD	16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct				
	TRIGGER I (<)	225 mm		125 mm		125 mm				
	TRIGGER II (<)	100 mm		75 mm		60 mm				
	EXIT	0		0		0				
	RATE I (Rs./ mm)	8.00		16.00		16.00				
	RATE II (Rs./ mm)	15.00		36.00		41.00				
	Max. Payout (Rs.)	2500		3500		3500				
		TOTAL PAYOUT (Rs.)		9500						
		PHASE - I		PHASE - II		PHASE - III				
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul to 30-Sep		15-Jul to 30-Sep		15-Jul to 30-Sep				
	TRIGGER DAYS (>=)	15		20		25				
	PAYOUT (Rs.)	3000		7000		7000				
		TOTAL PAYOUT (Rs.)		7000						
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.										
		PHASE - I				PHASE - II		PHASE - III		
4 EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep				
	Consecutive Two day's RF TRIGGER (>)	100 mm		175 mm		80 mm				
	EXIT (mm)	170 mm		275 mm		150 mm				
	Payout (Rs. / mm)	21.43		15.00		42.86				
	Max. Payout	1500		1500		3000				
			TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000						
		PREMIUM (Rs.)		4950						
		PREMIUM %		9.90%						
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.										

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.									
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERM SHEET									
District: Khammam					Mandal: Tekulapalli				
Crop: Oilpalm					Reference Weather Station: Annexure I.9.x				
Unit: Hectare									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%
				30	0%	4%	6%	8%	15%
				40	0%	0%	5%	6%	10%
				50	0%	0%	0%	4%	5%
				60	0%	0%	0%	0%	3%
				70	0%	0%	0%	0%	0%
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
Strike				5					
EXIT (mm)				10					
Payout (Rs. / mm)				1500					
Max. Payout				7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
		TRIGGER I (<)		225 mm		150 mm		140 mm	
		TRIGGER II (<)		100 mm		75 mm		70 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		15.00		30.67		34.00	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		70 mm	
		EXIT (mm)		150 mm		250 mm		140 mm	
		Payout (Rs. / mm)		30.00		15.00		42.86	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

Agriculture Insurance Company of India Ltd.									
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERM SHEET									
District: Khammam					Mandal: Tirumalayapalem				
Crop: Oilpalm					Reference Weather Station: Annexure I.9.y				
Unit: Hectare									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
		Payout% Of Max payout Under This Cover							
				39.5	43.5	45.5	46.5	47	
Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%		
		30	0%	4%	6%	8%	15%		
		40	0%	0%	5%	6%	10%		
		50	0%	0%	0%	4%	5%		
		60	0%	0%	0%	0%	3%		
		70	0%	0%	0%	0%	0%		
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX	Number of days having Minimum Temperature <			18 °C					
	Strike			5					
	EXIT (mm)			10					
	Payout (Rs. / mm)			1500					
	Max. Payout			7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
3A. RAINFALL VOLUME	PERIOD	16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct			
	TRIGGER I (<)	225 mm		150 mm		140 mm			
	TRIGGER II (<)	100 mm		75 mm		70 mm			
	EXIT	0		0		0			
	RATE I (Rs./ mm)	8.00		16.00		16.00			
	RATE II (Rs./ mm)	15.00		30.67		34.00			
	Max. Payout (Rs.)	2500		3500		3500			
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	TRIGGER DAYS (>=)	15		20		25			
	PAYOUT (Rs.)	3000		7000		7000			
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PHASE - I				PHASE - II		PHASE - III	
4 EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm			
	EXIT (mm)	160 mm		250 mm		140 mm			
	Payout (Rs. / mm)	25.00		15.00		42.86			
	Max. Payout	1500		1500		3000			
			TOTAL PAYOUT (Rs.)		6000				
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

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Payout (Rs. / mm)	30.00		15.00		42.86																																																																																																													
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NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)										
TERM SHEET										
District: Khammam					Mandal: Vemsoor					
					Annexure I.9.aa					
Crop:	Oilpalm	Reference Weather Station:			Unit:	Hectare				
1. Deficiency in Water Vapour Pressure										
		PERIOD		1-Feb to 31-May						
		Payout% Of Max payout Under This Cover								
Daily Avg RH< /Daily Max Temp>			39.5	43.5	45.5	46.5	47			
	20	5%	6%	8%	10%	20%				
	30	0%	4%	6%	8%	15%				
	40	0%	0%	5%	6%	10%				
	50	0%	0%	0%	4%	5%				
	60	0%	0%	0%	0%	3%				
	70	0%	0%	0%	0%	0%				
		TOTAL PAYOUT (Rs.)		20000						
2. MINIMUM TEMPERATURE										
		PERIOD		1-Dec to 31-Jan						
INDEX	Number of days having Minimum Temperature <			18 °C						
	Strike			5						
	EXIT (mm)			10						
	Payout (Rs. / mm)			1500						
	Max. Payout			7500						
3. DEFICIT RAINFALL										
		PHASE - I				PHASE - II		PHASE - III		
3A. RAINFALL VOLUME	PERIOD	16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct				
	TRIGGER I (<)	225 mm		150 mm		140 mm				
	TRIGGER II (<)	100 mm		75 mm		70 mm				
	EXIT	0		0		0				
	RATE I (Rs./ mm)	8.00		16.00		16.00				
	RATE II (Rs./ mm)	15.00		30.67		34.00				
	Max. Payout (Rs.)	2500		3500		3500				
		TOTAL PAYOUT (Rs.)		9500						
3B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul to 30-Sep								
	TRIGGER DAYS (>=)	15		20		25				
	PAYOUT (Rs.)	3000		7000		7000				
			TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.										
4. EXCESS RAINFALL. (Multiple events)			PHASE - I		PHASE - II		PHASE - III			
	PERIOD	16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep				
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm				
	EXIT (mm)	150 mm		250 mm		140 mm				
	Payout (Rs. / mm)	30.00		15.00		42.86				
	Max. Payout	1500		1500		3000				
			TOTAL PAYOUT (Rs.)		6000					
			TOTAL SUM INSURED (Rs.)		50000					
			PREMIUM (Rs.)		4950					
			PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.										

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

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					Annexure I.9.ac					
Crop:	Oilpalm	Reference Weather Station:	Unit: Hectare							
1. Deficiency in Water Vapour Pressure										
		PERIOD	1-Feb to 31-May							
		Payout% Of Max payout Under This Cover								
Daily Avg RH< /Daily Max Temp>			39.5	43.5	45.5	46.5	47			
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	70	0%	0%	0%	0%	0%				
		TOTAL PAYOUT (Rs.)		20000						
2. MINIMUM TEMPERATURE										
		PERIOD	1-Dec to 31-Jan							
INDEX	Number of days having Minimum Temperature <		18 °C							
	Strike		5							
	EXIT (mm)		10							
	Payout (Rs. / mm)		1500							
	Max. Payout		7500							
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		PHASE - I		PHASE - II		PHASE - III				
3A. RAINFALL VOLUME	PERIOD	16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct				
	TRIGGER I (<)	225 mm		150 mm		140 mm				
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	TRIGGER DAYS (>=)	15		20		25				
	PAYOUT (Rs.)	3000		7000		7000				
			TOTAL PAYOUT (Rs.)		7000					
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District: Khammam					Mandal: Yerrupalem				
Crop: Oilpalm					Reference Weather Station: Annexure I.9.ad				
Unit: Hectare									
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
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				39.5	43.5	45.5	46.5	47	
		Daily Avg RH< /Daily Max Temp>		20	5%	6%	8%	10%	20%
				30	0%	4%	6%	8%	15%
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				60	0%	0%	0%	0%	3%
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Strike				5					
EXIT (mm)				10					
Payout (Rs. / mm)				1500					
Max. Payout				7500					
3. DEFICIT RAINFALL									
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
				150 mm		120 mm		120 mm	
				75 mm		60 mm		60 mm	
				0		0		0	
				16.00		16.00		16.00	
				30.67		42.33		42.33	
				3500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
				15		20		25	
				3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
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		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
				150 mm		150 mm		70 mm	
				150 mm		250 mm		140 mm	
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Crop:	Oilpalm			Reference Weather Station:				Unit: Hectare	
1. Deficiency in Water Vapour Pressure									
		PERIOD		1-Feb to 31-May					
				Payout% Of Max payout Under This Cover					
		Daily Avg RH< /Daily Max Temp>		39.5	43.5	45.5	46.5	47	
		20		5%	6%	8%	10%	20%	
		30		0%	4%	6%	8%	15%	
		40		0%	0%	5%	6%	10%	
		50		0%	0%	0%	4%	5%	
		60		0%	0%	0%	0%	3%	
		70		0%	0%	0%	0%	0%	
		TOTAL PAYOUT (Rs.)		20000					
2. MINIMUM TEMPERATURE									
		PERIOD		1-Dec to 31-Jan					
INDEX		Number of days having Minimum Temperature <		18 °C					
		Strike		5					
		EXIT (mm)		10					
		Payout (Rs. / mm)		1500					
		Max. Payout		7500					
3. DEFICIT RAINFALL									
		PHASE - I				PHASE - II		PHASE - III	
		PERIOD		16-Jul to 15-Aug		16-Aug to 15-Sep		16-Sep to 15-Oct	
3A. RAINFALL VOLUME		TRIGGER I (<)		225 mm		150 mm		120 mm	
		TRIGGER II (<)		100 mm		75 mm		60 mm	
		EXIT		0		0		0	
		RATE I (Rs./ mm)		8.00		16.00		16.00	
		RATE II (Rs./ mm)		15.00		30.67		42.33	
		Max. Payout (Rs.)		2500		3500		3500	
		TOTAL PAYOUT (Rs.)		9500					
		PERIOD		15-Jul to 30-Sep					
3 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)		TRIGGER DAYS (>=)		15		20		25	
		PAYOUT (Rs.)		3000		7000		7000	
		TOTAL PAYOUT (Rs.)		7000					
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
		PHASE - I				PHASE - II		PHASE - III	
4 EXCESS RAINFALL (Multiple events)		PERIOD		16-Jul to 31-Jul		1-Aug to 31-Aug		1-Sep to 30-Sep	
		Consecutive Two day's RF TRIGGER (>)		100 mm		150 mm		70 mm	
		EXIT (mm)		150 mm		250 mm		140 mm	
		Payout (Rs. / mm)		30.00		15.00		42.86	
		Max. Payout		1500		1500		3000	
		TOTAL PAYOUT (Rs.)		6000					
		TOTAL SUM INSURED (Rs.)		50000					
		PREMIUM (Rs.)		4950					
		PREMIUM %		9.90%					
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.									

Agriculture Insurance Company of India Limited				
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)				
TERM SHEET				
District: Nalgonda Mandal: Anumula, Chandur, Kattangur, Nidamanoor, Tripuraram, Vemulapally				
Annexure L 10.a				
Crop:	SWEET LIME	Reference Weather Station:	Unit: Hectare	
1 DEFICIT RAINFALL				
PHASE - I				
1A. RAINFALL VOLUME	PERIOD	10-Aug	to 15-Sep	
	TRIGGER I (<)	200	mm	
	TRIGGER II (<)	80	mm	
	EXIT	0		
	RATE I (Rs./ mm)	15.00		
	RATE II (Rs./ mm)	77.50		
Max. Payout (Rs.)		8000		
TOTAL PAYOUT (Rs.)		8000		
1B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to 20-Sep	
	TRIGGER DAYS (≥)	20	25 30	
	PAYOUT (Rs.)	3000	5000 9000	
	TOTAL PAYOUT (Rs.)		9000	
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.				
2				
EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I 1-Oct to 31-Dec	PHASE - II 1-Jan to 31-Mar	PHASE - III 1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	50 mm	30 mm	50 mm
	EXIT (mm)	150 mm	130 mm	150 mm
	Payout (Rs./ mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
TOTAL PAYOUT (Rs.)		7000		
Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .				
3. High RH along with High Temperature				
Phase I Phase II				
PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct		
Index	No. of Consecutive days with High RH and High			
High RH: Average RH for a day >	70%	70%		
High Temperature: and Max temp. (in °C) >	33.5 °C	33 °C		
Nature Of cover:	TRIGGER	3	3	
	EXIT	8	8	
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
	MAXIMUM PAYOUT(Rs.)	5000	5000	
TOTAL PAYOUT (Rs.)		10000		
4.				
Low Minimum Temperature	PERIOD	PHASE I 1-Dec to 31-Dec	PHASE II 1-Jan to 31-Jan	
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger temperature.		
	Trigger Temperature °C	10	13.5	
	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ °C):	150.00	150.00	
	MAXIMUM PAYOUT(Rs.)	3000	3000	
	TOTAL PAYOUT (Rs.)		6000	
TOTAL SUM INSURED (Rs.)		40000		
GROSS PREMIUM (Rs.)		3960		
STATE GOVT'S SHARE (Rs.)		990		
CENTRAL GOVT'S SHARE (Rs.)		990		
FARMER'S PREM. SHARE (Rs.)		1980		
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.				

Agriculture Insurance Company of India Limited				
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)				
TERM SHEET				
District: Nalgonda Mandal: Chinthapally, Chityala,Kangal, Munugodu, P.A. Pally, Peddavoora				
Crop:	SWEET LIME	Reference Weather Station:	Unit: Hectare	
Annexure I.10.b				
1 DEFICIT RAINFALL				
PHASE - I				
1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep		
	TRIGGER I (<)	170 mm		
	TRIGGER II (<)	60 mm		
	EXIT	0		
	RATE I (Rs./ mm)	15.00		
	RATE II (Rs./ mm)	105.83		
Max. Payout (Rs.)		8000		
TOTAL PAYOUT (Rs.)		8000		
1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)				
PERIOD		10-Aug to 20-Sep		
TRIGGER DAYS (>=)		20 25 30		
PAYOUT (Rs.)		3000 5000 9000		
TOTAL PAYOUT (Rs.)		9000		
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.				
2				
PHASE - I PHASE - II PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF			
	TRIGGER (>)	40 mm	30 mm	50 mm
	EXIT (mm)	140 mm	130 mm	150 mm
	Payout (Rs. / mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
TOTAL PAYOUT (Rs.)		7000		
Note: In a continuous spell of more than two days(with Indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .				
3. High RH along with High Temperature				
Phase I Phase II				
PERIOD		16-Aug to 30-Sep	1-Sep to 31-Oct	
Index		No. of Consecutive days with High RH and High		
High RH:	Average RH for a day >	70%	70%	
High Temperature:	and Max temp (in °C) >	33.5 °C	33 °C	
Nature Of cover:	TRIGGER	3	3	
multiple Event	EXIT	8	8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
	MAXIMUM PAYOUT(Rs.)	5000	5000	
TOTAL PAYOUT (Rs.)		10000		
4.				
Phase I Phase II				
Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan	
	EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger		
	Trigger Temperature °C	temperature.	13.5	
	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ ° C):	150.00	150.00	
MAXIMUM PAYOUT(Rs.)		3000		
TOTAL PAYOUT (Rs.)		6000		
TOTAL SUM INSURED (Rs.)		40000		
GROSS PREMIUM (Rs.)		3960		
STATE GOVT'S SHARE (Rs.)		990		
CENTRAL GOVT'S SHARE (Rs.)		990		
FARMER'S PREM. SHARE (Rs.)		1980		
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.				

Agriculture Insurance Company of India Limited									
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)									
TERM SHEET									
District: NalgondaMandal: Devarakonda, Volligonda, Shaligawaram									
Annexure I.10.c									
Crop:	SWEET LIME			Reference Weather Station:				Unit:	Hectare
1 DEFICIT RAINFALL									
PHASE - I									
1A. RAINFALL VOLUME									
PERIOD10-Augto15-Sep									
TRIGGER I (<)200mm									
TRIGGER II (<)80mm									
EXIT0									
RATE I (Rs./mm)15.00									
RATE II (Rs./mm)77.50									
Max. Payout (Rs.)8000									
TOTAL PAYOUT (Rs.)8000									
1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)									
PERIOD10-Augto20-Sep									
TRIGGER DAYS (>=)202530									
PAYOUT (Rs.)300050009000									
TOTAL PAYOUT (Rs.)9000									
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.									
2 EXCESS RAINFALL (Multiple events)									
PHASE - I									
PERIOD1-Octto31-Dec									
Consecutive Two day's RF									
TRIGGER (>)60mm									
EXIT (mm)160mm									
Payout (Rs./mm)15.00									
Max. Payout1500									
TOTAL PAYOUT (Rs.)7000									
PHASE - II									
PERIOD1-Jan to 31-Mar									
Consecutive Two day's RF									
TRIGGER (>)30mm									
EXIT (mm)130mm									
Payout (Rs./mm)20.00									
Max. Payout2000									
TOTAL PAYOUT (Rs.)2000									
PHASE - III									
PERIOD1-Apr to 31-May									
Consecutive Two day's RF									
TRIGGER (>)50mm									
EXIT (mm)150mm									
Payout (Rs./mm)35.00									
Max. Payout3500									
TOTAL PAYOUT (Rs.)3500									
Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .									
3. High RH along with High Temperature									
Phase I									
PERIOD16-Aug to 30-Sep									
IndexNo. of Consecutive days with High RH and High									
High RH: Average RH for a day > 70%									
High Temperature: and Max temp (in °C) > 33.5 °C									
Nature Of cover: TRIGGER3									
EXIT8									
PAYOUT(Rs./Pest Cong. Day)1000.00									
multiple EventMAXIMUM PAYOUT(Rs.)5000									
TOTAL PAYOUT (Rs.)10000									
Phase II									
PERIOD1-Sep to 31-Oct									
IndexNo. of Consecutive days with High RH and High									
High RH: Average RH for a day > 70%									
High Temperature: and Max temp (in °C) > 33 °C									
Nature Of cover: TRIGGER3									
EXIT8									
PAYOUT(Rs./Pest Cong. Day)1000.00									
multiple EventMAXIMUM PAYOUT(Rs.)5000									
TOTAL PAYOUT (Rs.)5000									
4. Low Minimum Temperature									
Phase I									
PERIOD1-Dec to 31-Dec									
EVENT DEFINITIONCumulative daily downward deviation of Minimum temperature from trigger									
Trigger Temperature °C13.5									
Strike10									
EXIT30									
Payout (Rs./ °C):150.00									
MAXIMUM PAYOUT(Rs.)3000									
TOTAL PAYOUT (Rs.)6000									
Phase II									
PERIOD1-Jan to 31-Jan									
EVENT DEFINITIONCumulative daily downward deviation of Minimum temperature from trigger									
Trigger Temperature °C13.5									
Strike10									
EXIT30									
Payout (Rs./ °C):150.00									
MAXIMUM PAYOUT(Rs.)3000									
TOTAL PAYOUT (Rs.)6000									
TOTAL SUM INSURED (Rs.)40000									
GROSS PREMIUM (Rs.)3960									
STATE GOVT'S SHARE (Rs.)990									
CENTRAL GOVT'S SHARE (Rs.)990									
FARMER'S PREM. SHARE (Rs.)1980									
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.									

Agriculture Insurance Company of India Limited

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

District: NalgondaMandal: Chowtuppal, Ramannapet

Annexure I.10.d

Crop: SWEET LIMEReference Weather Station:Unit: Hectare

1

DEFICIT RAINFALL

1A. RAINFALL VOLUME

PHASE - I	
PERIOD	10-Aug to 15-Sep
TRIGGER I (<)	150 mm
TRIGGER II (<)	60 mm
EXIT	0
RATE I (Rs./ mm)	15.00
RATE II (Rs./ mm)	110.83
Max. Payout (Rs.)	8000
TOTAL PAYOUT (Rs.) 8000	

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)

PHASE - I	
PERIOD	10-Aug to 20-Sep
TRIGGER DAYS (>=)	20 25 30
PAYOUT (Rs.)	3000 5000 8000
TOTAL PAYOUT (Rs.) 9000	

Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2

EXCESS RAINFALL (Multiple events)

PHASE - I		PHASE - II		PHASE - III	
PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May		
Consecutive Two day's RF TRIGGER (>)	70 mm	30 mm	40 mm		
EXIT (mm)	170 mm	130 mm	140 mm		
Payout (Rs. / mm)	15.00	20.00	35.00		
Max. Payout	1500	2000	3500		
TOTAL PAYOUT (Rs.) 7000					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

3

High RH along with High Temperature

Phase I		Phase II	
PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct	
Index	No. of Consecutive days with High RH and High		
High RH: Average RH for a day >	70%	70%	
High Temperature: and Max temp (in °C) >	33.5 °C	33 °C	
Nature Of cover: TRIGGER	3	3	
EXIT	8	8	
PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00	
multiple Event MAXIMUM PAYOUT(Rs.)	5000	5000	
TOTAL PAYOUT (Rs.) 10000			

4.

Low Minimum Temperature

Phase I		Phase II	
PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan	
EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger		
Trigger Temperature °C	temperature.	13.5	
Strike	10	10	
EXIT	30	30	
Payout (Rs./ °C):	150.00	150.00	
MAXIMUM PAYOUT(Rs.)	3000	3000	
TOTAL PAYOUT (Rs.) 5000			
TOTAL SUM INSURED (Rs.) 40000			
GROSS PREMIUM (Rs.) 3960			
STATE GOVT'S SHARE (Rs.) 990			
CENTRAL GOVT'S SHARE (Rs.) 990			
FARMER'S PREM. SHARE (Rs.) 1980			

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEET

District: **Nalgonda** Mandal: **Gurrampodu, Thipparthi**

Annexure I.10.e

Crop: SWEET LIME	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

		PHASE - I	
1A. RAINFALL VOLUME	PERIOD	10-Aug	to 15-Sep
	TRIGGER I (<)	160	mm
	TRIGGER II (<)	60	mm
	EXIT	0	
	RATE I (Rs./ mm)	15.00	
	RATE II (Rs./ mm)	108.33	
Max. Payout (Rs.)		8000	
TOTAL PAYOUT (Rs.)		8000	

1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to 20-Sep
	TRIGGER DAYS (≥)	20	25 30
	PAYOUT (Rs.)	3000	5000 9000
	TOTAL PAYOUT (Rs.)	9000	

Note: Rainfall of less than **2.5** mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
2 EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to 31-Dec	1-Jan	to 31-Mar	1-Apr	to 31-May
	Consecutive Two day's RF TRIGGER (>)	50	mm	30	mm	40	mm
	EXIT (mm)	150	mm	130	mm	140	mm
	Payout (Rs./ mm)	15.00		20.00		35.00	
	Max. Payout	1500		2000		3500	
	TOTAL PAYOUT (Rs.)	7000					

Note: In a continuous spell of more than two days (with Indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (Indexed RF less than trigger).

3. High RH along with High Temperature

		Phase I		Phase II	
	PERIOD	16-Aug	to 30-Sep	1-Sep	to 31-Oct
	Index	No. of Consecutive days with High RH and High			
High RH:	Average RH for a day >	70%		70%	
High Temperature:	and Max temp. (in °C) >	33.5	°C	33	°C
Nature Of cover:	TRIGGER	3		3	
	EXIT	8		8	
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00	
	MAXIMUM PAYOUT(Rs.)	5000		5000	
TOTAL PAYOUT (Rs.)		10000			

		Phase I		Phase II	
4. Low Minimum Temperature	PERIOD	1-Dec	to 31-Dec	1-Jan	to 31-Jan
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger			
	Trigger Temperature °C	temperature.		13.5	
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./ °C):	150.00		150.00	
	MAXIMUM PAYOUT(Rs.)	3000		3000	
TOTAL PAYOUT (Rs.)		5000			

TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of **5.00%** of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

TERM SHEET

District: **Nalgonda**

Mandal: **Nampally, Narketpally**

Annexure I.10.f

Crop: SWEET LIME	Reference Weather Station:	Unit: Hectare
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1 DEFICIT RAINFALL

		PHASE - I		
1A. RAINFALL VOLUME	PERIOD	10-Aug	to	15-Sep
	TRIGGER I (<)	180	mm	
	TRIGGER II (<)	80	mm	
	EXIT	0		
	RATE I (Rs./mm)	15.00		
	RATE II (Rs./mm)	81.25		
Max. Payout (Rs.)		8000		
TOTAL PAYOUT (Rs.)		8000		
1B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug	to	20-Sep
	TRIGGER DAYS (>=)	20	25	30
	PAYOUT (Rs.)	3000	5000	9000
TOTAL PAYOUT (Rs.)		9000		

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2

		PHASE - I		PHASE - II		PHASE - III	
EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct	to 31-Dec	1-Jan	to 31-Mar	1-Apr	to 31-May
	Consecutive Two day's RF	50	mm	30	mm	40	mm
	TRIGGER (>)	150	mm	130	mm	140	mm
	Payout (Rs./mm)	15.00		20.00		35.00	
	Max. Payout	1500		2000		3500	
TOTAL PAYOUT (Rs.)		7000					

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3.

		Phase I		Phase II	
High RH:	PERIOD	16-Aug	to 30-Sep	1-Sep	to 31-Oct
	Index	No. of Consecutive days with High RH and High			
High Temperature:	Average RH for a day >	70%		70%	
	and Max temp (in °C) >	33.5 °C		33 °C	
Nature Of cover:	TRIGGER	3		3	
	EXIT	8		8	
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00	
	MAXIMUM PAYOUT(Rs.)	5000		5000	
TOTAL PAYOUT (Rs.)		10000			

4.

		Phase I		Phase II	
Low Minimum Temperature	PERIOD	1-Dec	to 31-Dec	1-Jan	to 31-Jan
	EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger			
	Trigger Temperature °C	14		13.5	
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./°C)	150.00		150.00	
MAXIMUM PAYOUT(Rs.)		3000		3000	
TOTAL PAYOUT (Rs.)		5000			
TOTAL SUM INSURED (Rs.)		40000			
GROSS PREMIUM (Rs.)		3960			
STATE GOVT'S SHARE (Rs.)		990			
CENTRAL GOVT'S SHARE (Rs.)		990			
FARMER'S PREM. SHARE (Rs.)		1980			

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)

TERM SHEET

District: **Nalgonda**Mandal: **Nalgonda, Narayanpur, Marrigudem**

Annexure I.10.g

Crop:	SWEET LIME	Reference Weather Station:		Unit:	Hectare
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1. DEFICIT RAINFALL		
PHASE - I		
1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	140 mm
	TRIGGER II (<)	50 mm
	EXIT	0
	RATE I (Rs./mm)	15.00
	RATE II (Rs./mm)	133.00
Max. Payout (Rs.)		8000
TOTAL PAYOUT (Rs.)		8000
1B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	22 27 32
	PAYOUT (Rs.)	3000 5000 9000
	TOTAL PAYOUT (Rs.)	

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2. EXCESS RAINFALL (Multiple events)	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	Consecutive Two day's RF TRIGGER (>)	50 mm	30 mm	40 mm
	EXIT (mm)	150 mm	130 mm	140 mm
	Payout (Rs./mm)	15.00	20.00	35.00
	Max. Payout	1500	2000	3500
	TOTAL PAYOUT (Rs.)		7000	

Note: In a continuous spell of more than two days with indexed RF over trigger, the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature			
Phase I			
Phase II			
PERIOD		16-Aug to 30-Sep	1-Sep to 31-Oct
Index		No. of Consecutive days with High RH and High	
High RH: Average RH for a day >		70%	70%
High Temperature: and Max temp (in °C) >		33.5 °C	33 °C
Nature Of cover:	TRIGGER	3	3
	EXIT	8	8
multiple Event	PAYOUT(Rs./Pest Cong. Day)	1000.00	1000.00
	MAXIMUM PAYOUT(Rs.)	5000	5000
TOTAL PAYOUT (Rs.)		10000	

4. Low Minimum Temperature	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan
	EVENT DEFINITION	Cumulative daily downward deviation of Minimum temperature from trigger	
	Trigger Temperature °C	temperature.	13.5
	Strike	10	10
	EXIT	30	30
	Payout (Rs./°C)	150.00	150.00
	MAXIMUM PAYOUT(Rs.)	3000	3000
	TOTAL PAYOUT (Rs.)		6000
TOTAL SUM INSURED (Rs.)		40000	
GROSS PREMIUM (Rs.)		3960	
STATE GOVT'S SHARE (Rs.)		990	
CENTRAL GOVT'S SHARE (Rs.)		990	
FARMER'S PREM. SHARE (Rs.)		1980	

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

Agriculture Insurance Company of India Limited

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)
TERM SHEETDistrict: **Nalgonda**Mandal: **Nakerakal, Kethapally**

Crop: SWEET LIME		Reference Weather Station:	Unit: Hectare	Annexure I.10.h	
1 DEFICIT RAINFALL					
PHASE - I					
1A. RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep			
	TRIGGER I (<)	229 mm			
	TRIGGER II (<)	80 mm			
	EXIT	0			
	RATE I (Rs./ mm)	15.00			
	RATE II (Rs./ mm)	73.75			
Max. Payout (Rs.)		8000			
TOTAL PAYOUT (Rs.)		8000			
1 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep			
	TRIGGER DAYS (>=)	18 23 28			
	PAYOUT (Rs.)	3000 5000 9000			
	TOTAL PAYOUT (Rs.)		9000		
Note: Rainfall of less tha 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.					
2					
EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I 1-Oct to 31-Dec		PHASE - II 1-Jan to 31-Mar	PHASE - III 1-Apr to 31-May
	Consecutive Two day's RF TRIGGER (>)	50 mm		30 mm	40 mm
	EXIT (mm)	150 mm		130 mm	140 mm
	Payout (Rs. / mm)	15.00		20.00	35.00
	Max. Payout	1500		2000	3500
	TOTAL PAYOUT (Rs.)		7000		
Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .					
3. High RH along with High Temperature					
Phase I Phase II					
	PERIOD	16-Aug to 30-Sep		1-Sep to 31-Oct	
	Index	No. of Consecutive days with High RH and High			
High RH:	Average RH for a day >	70%		70%	
High Temperature:	and Max temp (in °C) >	33.5 °C		33 °C	
Nature Of cover:	TRIGGER	3		3	
	EXIT	8		8	
	PAYOUT(Rs./Pest Cong. Day)	1000.00		1000.00	
multiple Event	MAXIMUM PAYOUT(Rs.)	5000		5000	
TOTAL PAYOUT (Rs.)		10000			
4.					
Low Minimum Temperature	PERIOD	Phase I 1-Dec to 31-Dec		Phase II 1-Jan to 31-Jan	
	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from Trigger			
	Trigger Temperature °C	Temperature. 13.5			
	Strike	10		10	
	EXIT	30		30	
	Payout (Rs./ ° C):	150.00		150.00	
MAXIMUM PAYOUT(Rs.)		3000			
TOTAL PAYOUT (Rs.)		6000			
TOTAL SUM INSURED (Rs.)		40000			
GROSS PREMIUM (Rs.)		3960			
STATE GOVT'S SHARE (Rs.)		990			
CENTRAL GOVT'S SHARE (Rs.)		990			
FARMER'S PREM. SHARE (Rs.)		1980			
Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.					
Agriculture Insurance Company of India Limited					
NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2014)					
TERM SHEET					
Dist. Nalgonda	Mandal: Alair, Atmakur(M), Atmakur(S), Bhuvanagiri, Binnagur, Bommalaramam, Chandampet, Chikur, Chivvemula, Demaracherla, Garidagalli, Gundala, Gundipalle, Huzurnagar, Jajireddigudem, Kodad, Mattampalle, Mellacheruvu, Miryalaguda, Mothey, Mothkur, Munagala, Nandigudem, Neraddherla, Noothankal, Penpahad, Pochampalle, Rajpet, Suryapet, Tirumalagiri, Tungathurthi, Turkapalle, Yadagirigutta				
Crop: SWEET LIME	Reference Weather Station:	Unit: Hectare	Annexure I.10.i		

1 DEFICIT RAINFALL

1A.

PHASE - I		
RAINFALL VOLUME	PERIOD	10-Aug to 15-Sep
	TRIGGER I (<)	180 mm
	TRIGGER II (<)	80 mm
	EXIT	0
	RATE I (Rs./ mm)	15.00
	RATE II (Rs./ mm)	81.25
	Max. Payout (Rs.)	8000

TOTAL PAYOUT (Rs.)	8000
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1 B.

RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	10-Aug to 20-Sep
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	3000 5000 8000

TOTAL PAYOUT (Rs.)	9000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

2

EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II		PHASE - III	
	PERIOD	1-Oct to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May		
	Consecutive Two day's RF					
	TRIGGER (>)	60 mm	30 mm	40 mm		
	EXIT (mm)	150 mm	130 mm	140 mm		
	Payout (Rs./ mm)	15.00	20.00	35.00		
	Max. Payout	1500	2000	3500		

TOTAL PAYOUT (Rs.)	7000
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Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

3. High RH along with High Temperature

	Phase I		Phase II	
	PERIOD	16-Aug to 30-Sep	1-Sep to 31-Oct	
High RH:	Index	No. of Consecutive days with High RH and High		
	Average RH for a day >	70%	70%	
High Temperature:	and Max. temp (in °C) >	33.5 °C	33 °C	
	TRIGGER	3	3	
Nature Of cover:	EXIT	8	8	
	PAYOUT (Rs./ Pest Cong. Day)	1000.00	1000.00	
multiple Event	MAXIMUM PAYOUT (Rs.)	5000	5000	

TOTAL PAYOUT (Rs.)	10000
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4.

	Phase I		Phase II	
	PERIOD	1-Dec to 31-Dec	1-Jan to 31-Jan	
Low Minimum Temperature	EVENT DEFINITION	Commulative daily downward deviation of Minimum temperature from trigger		
	Trigger Temperature °C	temperature.	12.5	
	Strike	10	10	
	EXIT	30	30	
	Payout (Rs./ °C)	150.00	150.00	
	MAXIMUM PAYOUT (Rs.)	3000	3000	

TOTAL PAYOUT (Rs.)	6000
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TOTAL SUM INSURED (Rs.)	40000
GROSS PREMIUM (Rs.)	3960
STATE GOVT'S SHARE (Rs.)	990
CENTRAL GOVT'S SHARE (Rs.)	990
FARMER'S PREM. SHARE (Rs.)	1980

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,000 shall not be paid.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.1
NCIP - WBCIS for Red chilly in Khammam Dist. Kharif, 2014			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Thallada
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Chandrugonda
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Kalluru
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.2
NCIP - WBCIS for Red chilly in Warangal Dist. Kharif, 2014			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.3
NCIP - WBCIS for Cotton in Adilabad Dist. Kharif, 2014			List of RUA - RWS - BWS
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Adilabad	Adilabad	Jainad
2	Asifabad	Asifabad	Tiriyani
3	Bazarhathnur	Bazarhathnur	Talamadugu
4	Bejjur	Bejjur	Dahegaon
5	Bela	Bela	Narnoor
6	Bellampally	Bellampally	Nenel
7	Bhainsa	Bhainsa	Kubeer
8	Bheemini	Bheemini	Dahegaon
9	Boath	Boath	Sarangapur
10	Chennur	Chennur	Jaipur
11	Dahegaon	Dahegaon	Kasipet
12	Dandepalli	Dandepalli	Jannaram
13	Dilwarpur	Dilwarpru	Nirmal
14	Gudihathnoor	Gudihathnoor	Indervelly
15	Ichoda	Ichoda	Neredigonda
16	Indervelly	Indervelly	Utnoor
17	Jainad	Jainad	Bela
18	Jainoor	Jainoor	Utnoor
19	Jaipur	Jaipur	Mandamarri
20	Jannaram	Jannaram	Kaddam Peddur
21	Kaddam Peddur	Kaddam Peddur	Sirpur(U)
22	Kagaznagar	Kagaznagar	Sirpur(T)
23	Kasipet	Kasipet	Tiriyani
24	Kerameri	Kerameri	Asifabad
25	Khanapur	Khanapur	Kaddam Peddur
26	Kotapally	Kotapally	Chennur
27	Kouthala	Kouthala	Bejjur
28	Kubeer	Kubeer	Mudhole
29	Kuntala	Kuntala	Bhainsa
30	Laxmanchanda	Laxmanchanda	Mamda
31	Lokeshwaram	Lokeshwaram	Dilwarpur
32	Luxettipet	Luxettipet	Dandepalli
33	Mamda	Mamda	Khanapur
34	Mancherial	Mancherial	Mandamarri
35	Mandamarri	Mandamarri	Kasipet
36	Mudhole	Mudhole	Lokeshwaram
37	Narnoor	Narnoor	Jainoor
38	Nenel	Nenel	Bheemini
39	Neredigonda	Neredigonda	Boath
40	Nirmal	Nirmal	Sarangapur
41	Rebbena	Rebbena	Kagaznagar
42	Sarangapur	Sarangapur	Dilwarpur
43	Sirpur(T)	Sirpur(T)	Kasipet
44	Sirpur(U)	Sirpur(U)	Jainoor
45	Talamadugu	Talamadugu	Tamsi
46	Tamsi	Tamsi	Adilabad
47	Tandur	Tandur	Dahegaon
48	Tanoor	Tanoor	Mudhole
49	Tiriyani	Tiriyani	Jannaram
50	Utnoor	Utnoor	Kaddam Peddur
51	Vemanpally	Vemanpally	Kotapally
52	Wankidi	Wankidi	Asifabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD
Annexure II. 4

NCIP - WBCIS for Cotton in Khammam Dist. Kharif, 2014			List of RUA - RWS - BWS
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Thallada
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Chandrugonda
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Kalluru
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.5
NCIP - WBCIS for Cotton in Nalgonda Dist. Kharif, 2014			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararam	Bommalararam	Yadagiriquitta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marriqudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaquda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrapode	Gurrapode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddiqudem	Jajireddiqudem	Suryapet
23	Kanqal	Kanqal	Gurrapode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marriqudem	Marriqudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaquda	Miryalaquda	Tripuram
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kanqal
37	Nampalle	Nampalle	Chinthapalle
38	Nandiqudem	Nandiqudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaquda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrapode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalaqiri	Tirumalaqiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagiriquitta	Yadagiriquitta	Turkapalle

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.6
NCIP - WBCIS for Cotton in Warangal Dist. Kharif, 2014			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD Annexure II.7			
NCIP - WBCIS for Cotton in Karimnagar Dist. Kharif, 2014			List of RUA - RWS - BWS
S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bejjanki	Bejjanki	Koheda
2	Bheemdevarpalle	Bheemdevarpalle	Huzurabad
3	Boinpalle	Boinpalle	Vemulawada
4	Chandurthi	Chandurthi	Konaraopeta
5	Chigurumamidi	Chigurumamidi	Husnabad
6	Choppadandi	Choppadandi	Julapalli
7	Dharmapuri	Dharmapuri	Gollapalle
8	Dharmaram	Dharmaram	Choppadandi
9	Eligaid	Eligaid	Julapalli
10	Elkathurthi	Elkathurthi	Bheemdevarpalle
11	Ellanthakunta	Ellanthakunta	Bejjanki
12	Gambhiraopet	Gambhiraopet	Mustabad
13	Gangadhara	Gangadhara	Ramadugu
14	Gollapalle	Gollapalle	Pegadapalle
15	Husnabad	Husnabad	Bheemdevarpalle
16	Huzurabad	Huzurabad	Kamalapur
17	Ibrahimpattam	Ibrahimpattam	Mallapur
18	Jagtial	Jagtial	Sarangapur
19	Jammikunta	Jammikunta	Veenavanka
20	Julapalli	Julapalli	Dharmaram
21	Kamalapur	Kamalapur	Elkathurthi
22	Kamanpur	Kamanpur	Mutharam Manthani
23	Karimnagar	Karimnagar	Bejjanki
24	Kataram	Kataram	Malharrao
25	Kathlapur	Kathlapur	Chandurthi
26	Kesavapatnam	Kesavapatnam	Huzurabad
27	Kodimial	Kodimial	Mallial
28	Koheda	Koheda	Husnabad
29	Konaraopeta	Konaraopeta	Yellareddipeta
30	Koratla	Koratla	Metpalle
31	Mahadevpur	Mahadevpur	Mutharam (Mah)
32	Malharrao	Malharrao	Mutharam Manthani
33	Mallapur	Mallapur	Raikal
34	Mallial	Mallial	Jagtial
35	Manakondur	Manakondur	Sultanabad
36	Manthani	Manthani	Malharrao
37	Medipalli	Medipalli	Kathlapur
38	Metpalle	Metpalle	Kathlapur
39	Mustabad	Mustabad	Sirsilla
40	Mutharam Manthani	Mutharam Manthani	Srirampur
41	Mutharam (Mah)	Mutharam (Mah)	Kataram
42	Odel	Odel	Veenavanka
43	Peddapalli	Peddapalli	Sultanabad
44	Pegadapalli	Pegadapalli	Dharmaram
45	Raikal	Raikal	Sarangapur
46	Ramadugu	Ramadugu	Karimnagar
47	Ramagundam	Ramagundam	Kamanpur
48	Saidapur	Saidapur	Kesavapatnam
49	Sarangapur	Sarangapur	Dharmapuri
50	Sirsilla	Sirsilla	Ellanthakunta
51	Srirampur	Srirampur	Peddapalli
52	Sultanabad	Sultanabad	Julapalli
53	Thimmapur	Thimmapur	Manakondur
54	Valagatoor	Valagatoor	Dharmaram
55	Veenavanka	Veenavanka	Kesavapatnam
56	Vemulawada	Vemulawada	Sirsilla
57	Yellareddipeta	Yellareddipeta	Mustabad

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD Annexure II.8

NCIP - WBCIS for Cotton in Mahabubnagar Dist. Kharif, 2014

List of RUA - RWS - BWS

S.N	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Achampeta	Achampeta	Amrabad
2	Addakal	Addakal	Addakal
3	Aiza	Aiza	Waddepalle
4	Alampur	Alampur	Veepanagandla
5	Amangal	Amangal	Madgul
6	Amrabad	Amrabad	Balamoor
7	Atmakur	Atmakur	Kothakota
8	Balamoor	Balamoor	Lingal
9	Balanagar	Balanagar	Jadcherla
10	Bhoothpur	Bhoothpur	Mahabubnagar
11	Bijinepalle	Bijinepalle	Tadoor
12	Bommaraspeta	Bommaraspeta	Kosgi
13	C C Kunta	C C Kunta	Kothakota
14	Dammaragidda	Dammaragidda	Maddur
15	Devarkadra	Devarkadra	C C Kunta
16	Dhanwada	Dhanwada	Narayanpet
17	Dharur	Dharur	Ghattu
18	Doulatabad	Doulatabad	Dammaragidda
19	Faruqnagar	Faruqnagar	Keshampeta
20	Gadwal	Gadwal	Dharur
21	Ghanpur	Ghanpur	Bijinepalle
22	Ghattu	Ghattu	Aiza
23	Gopalpeta	Gopalpeta	Nagar Kurnool
24	Hanwada	Hanwada	Mahabubnagar
25	Itikyal	Itikyal	Manopadu
26	Jadcherla	Jadcherla	Midjil
27	Kalwakurthy	Kalwakurthy	Vangoor
28	Keshampeta	Keshampeta	Talakondapalle
29	Kodair	Kodair	Pangal
30	Kodangal	Kodangal	Bommaraspeta
31	Koilkonda	Koilkonda	Hanwada
32	Kollapur	Kollapur	Peddakothapalle
33	Kondurg	Kondurg	Faruqnagar
34	Kosgi	Kosgi	Doulatabad
35	Kothakota	Kothakota	Peddamandadi
36	Kothur	Kothur	Faruqnagar
37	Lingal	Lingal	Peddakothapalle
38	Maddur	Maddur	Koilkonda
39	Madgul	Madgul	Veldanda
40	Mahabubnagar	Mahabubnagar	Koilkonda
41	Makthal	Makthal	Narva
42	Maldakal	Maldakal	Ghattu
43	Manganoor	Manganoor	Makthal
44	Manopadu	Manopadu	Alampur
45	Mjdjil	Mdjil	Vangoor
46	Nagar Kurnool	Nagar Kurnool	Telkapalle
47	Narayanpet	Narayanpet	Utkoor
48	Narva	Narva	C C Kunta
49	Nawabpet	Nawabpet	Balanagar
50	Pangal	Pangal	Pebbair
51	Pebbair	Pebbair	Itikyal
52	Peddakothapalle	Peddakothapalle	Kodair
53	Peddamandadi	Peddamandadi	Wanaparthi
54	Tadoor	Tadoor	Kalwakurthy
55	Talakondapalle	Talakondapalle	Amangal
56	Telkampalle	Telkampalle	Lingal
57	Thimmajipeta	Thimmajipeta	Kalwakurthy
58	Uppunuthala	Uppunuthala	Achampeta
59	Utkoor	Utkoor	Makthal
60	Vangoor	Vangoor	Veldanda
61	Veepagandla	Veepagandla	Kollapur
62	Veldanda	Veldanda	Madgul
63	Waddepalle	Waddepalle	Manopadu
64	Wanaparthi	Wanaparthi	Kothakota

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.9
NCIP - WBCIS for Oil palm in Khammam Dist. Kharif, 2014			List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswapuram	Aswapuram	Dummugudem
2	Aswraopeta	Aswraopeta	Dammapeta
3	Bayyaram	Bayyaram	Yellandu
4	Bhadrachalam	Bhadrachalam	Burgampad
5	Bonakal	Bonakal	Wyra
6	Burgampad	Burgampad	Palwancha
7	Chandrugonda	Chandrugonda	Julurpad
8	Cherla	Cherla	Manuguru
9	Chintakani	Chintakani	Khammam ®
10	Chintoor	Chintoor	Kunavaram
11	Dammapeta	Dammapeta	Sathupally
12	Dummugudem	Dummugudem	Bhadrachalam
13	Enkoor	Enkoor	Thallada
14	Garla	Garla	Bayyaram
15	Gundala	Gundala	Pinapaka
16	Julurpad	Julurpad	Enkoor
17	Kalluru	Kalluru	Penubally
18	Kamepelly	Kamepelly	Singareni
19	Khammam ®	Khammam ®	Khammam(U)
20	Khammam(U)	Khammam(U)	Konijerla
21	Konijerla	Konijerla	Wyra
22	Kothagudem	Kothagudem	Tekulapally
23	Kukkunoor	Kukkunoor	Velairpad
24	Kunavaram	Kunavaram	V.R.Puram
25	Kusumanchi	Kusumanchi	Khammam ®
26	Madhira	Madhira	Bonakal
27	Manuguru	Manuguru	Aswapuram
28	Mudigonda	Mudigonda	Chintakani
29	Mulkalapally	Mulkalapally	Dammapeta
30	Nelakondapally	Nelakondapally	Mudigonda
31	Palwancha	Palwancha	Kothagudem
32	Penubally	Penubally	Chandrugonda
33	Pinapaka	Pinapaka	Manuguru
34	Sathupally	Sathupally	Penubally
35	Singareni	Singareni	Yellandu
36	Tekulapally	Tekulapally	Gundala
37	Thallada	Thallada	Kalluru
38	Tirumalayapalem	Tirumalayapalem	Kusumanchi
39	V.R.Puram	V.R.Puram	Velairpad
40	Velairpad	Velairpad	Aswraopeta
41	Vemsoor	Vemsoor	Sathupally
42	Venkatapuram	Venkatapuram	Pinapaka
43	Wazeedu	Wazeedu	Venkatapuram
44	Wyra	Wyra	Thallada
45	Yellandu	Yellandu	Tekulapally
46	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD			Annexure II.10
NCIP - WBCIS for Sweet Lime in Nalgonda		Dist. Kharif, 2014	List of RUA - RWS - BWS
S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Alair	Alair	Rajapet
2	Anumula	Anumula	Peddavura
3	Atmakur(M)	Atmakur(M)	Valigonda
4	Atmakur(S)	Atmakur(S)	Mothey
5	Bhuvanagiri	Bhuvanagiri	Bibinagar
6	Bibinagar	Bibinagar	Pochampalle
7	Bommalararam	Bommalararam	Yadagirigutta
8	Chandampet	Chandampet	Pedda Adiserlapalle
9	Chandur	Chandur	Nampalle
10	Chilkur	Chilkur	Kodad
11	Chinthapalle	Chinthapalle	Marrigudem
12	Chityala	Chityala	Narketpalle
13	Chivvemula	Chivvemula	Penpahad
14	Choutuppal	Choutuppal	Narayanapur
15	Dameracherla	Dameracherla	Miryalaquda
16	Devarakonda	Devarakonda	Gundlapalle
17	Garidepalli	Garidepalli	Huzurnagar
18	Gundala	Gundala	Turkapalle
19	Gundlapalle	Gundlapalle	Chandampet
20	Gurrapode	Gurrapode	Nampalle
21	Huzurnagar	Huzurnagar	Mellacheruvu
22	Jajireddigudem	Jajireddigudem	Suryapet
23	Kangal	Kangal	Gurrapode
24	Kattangoor	Kattangoor	Saligouraram
25	Kethepalle	Kethepalle	Suryapet
26	Kodad	Kodad	Mellacheruvu
27	Marrigudem	Marrigudem	Nampalle
28	Mattampalle	Mattampalle	Neredcherla
29	Mellacheruvu	Mellacheruvu	Mattampalle
30	Miryalaquda	Miryalaquda	Tripuranthakam
31	Mothey	Mothey	Munagala
32	Mothkur	Mothkur	Atmakur(M)
33	Munagala	Munagala	Penpahad
34	Munugode	Munugode	Chandur
35	Nakrekal	Nakrekal	Kethepalle
36	Nalgonda	Nalgonda	Kangal
37	Nampalle	Nampalle	Chinthapalle
38	Nandigudem	Nandigudem	Munagala
39	Narayanapur	Narayanapur	Munugode
40	Narketpalle	Narketpalle	Kattangoor
41	Neredcherla	Neredcherla	Miryalaquda
42	Nidamanur	Nidamanur	Anumula
43	Niuthankal	Niuthankal	Atmakur(S)
44	Pedda Adiserlapalle	Pedda Adiserlapalle	Gurrapode
45	Peddavura	Peddavura	Pedda Adiserlapalle
46	Penpahad	Penpahad	Garidepalli
47	Pochampalle	Pochampalle	Choutuppal
48	Rajapet	Rajapet	Bhuvanagiri
49	Ramannapeta	Ramannapeta	Chityala
50	Saligouraram	Saligouraram	Nakrekal
51	Suryapet	Suryapet	Chivvemula
52	Thipparthi	Thipparthi	Nalgonda
53	Tirumalagiri	Tirumalagiri	Tungaturthi
54	Tripuram	Tripuram	Nidamanur
55	Tungaturthi	Tungaturthi	Niuthankal
56	Turkapalle	Turkapalle	Rajapet
57	Valigonda	Valigonda	Bhuvanagiri
58	Vemulapalle	Vemulapalle	Thipparthi
59	Yadagirigutta	Yadagirigutta	Turkapalle

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - WEATHER BASED CROP INSURANCE SCHEME

Annexure III (‘Micro Insurance Product’)

Insurance Proposal Form

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **NCIP - Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Gross Premium (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

Annexure III contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it. Along with the proposal form, the following documents need to be attached.
 - A. Xerox copy of Pattadhar Pass Book / 10-1 adangal.
 - B. Xerox copy of Bank Account details.
 - C. Crop Sown Certification by Agriculture Officer / Agriculture Extension Officer / Horticulture Officer
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

Annexure IV

FROM:

TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the NCIP - WBCIS, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and
- ii) All guidelines with regard to coverage under NCIP - Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.) (after subsidy)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

Annexure IV contd....

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NCIP - Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under NCIP - Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the pay-out amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP - Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (Hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NCIP - Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NCIP - Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) **Declaration Form (NON-LOANEE)** **Annexure V**

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Co of India Ltd.,
Regional Office, 8th Floor, United India
Towers,
Basheerbagh, **HYDERBAD** - 500029

1. Under the provisions of the **NCIP - Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NCIP - Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
- ii) All guidelines with regard to coverage under NCIP - Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's
Authorized Signatory:
Designation :

Signature and Seal
of Authorized Person

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.) (after subsidy)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure V contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the NCIP - Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under NCIP - Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis Modified National Agricultural Insurance Scheme (MNAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP - Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the NCIP - Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under NCIP - Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

NATIONAL CROP INSURANCE PROGRAMME (NCIP) - Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary

Annexure VI

FROM:

TO:

(Address of Insurance Intermediary with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the NCIP - Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:

2. It is certified on behalf of this insurance intermediary, that

i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under NCIP - WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary's
Authorized Signatory:
Designation:

Signature and Seal
of Authorised Official of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II):

II's CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____
(as per Notification)

Reference Unit Area: _____
(as per Notification)

R W Station: _____

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up NATIONAL CROP INSURANCE PROGRAMME (NCIP) -Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Insurance Intermediary)

Annexure VI contd....

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
3. All code particulars (boxes) shall be filled up by AIC.
4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of NCIP - WBCIS.
5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under NCIP - WBCIS.
6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
8. There should be no duplication in insurance coverage of any cultivator vis-à-vis Modified National Agricultural Insurance Scheme (MNAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP - WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS KHARIF, 2014 - LIST OF List CULTIVATORS

be enclosed with the relevant declaration form duly filled in along with DD

Agency Name:

Annexure VII
LOANEE FARMER

Name of the Cultivator , Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account	
									Details	
									Farmer's Bank & Account No.	Branch Address & IFSC

ce:

Date:

Authorised Signatory:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS KHARIF, 2014 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form duly filed in along with DD

Annexure VIII

Crop:		Agency Name:		NON LOANEE				FARMERS			
Sl No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer -S & M/ Others	Sum Insured Rs./	Premium Contribution Farmer's Share Rs./-	Details	
										Farmer's Bank & Account No.	Branch Address IFSC
1											
2											
3											
4											
5											
6											
7											
8											

Signatory:

